



Terdiditasa "A", AKUNTANSI, 056/SK/BAH/STIA/Revisi/IV/2014
Terdiditasa "A", MANAJEMEN, 257/SK/BAH/STIA/Revisi/IV/2013

Penetapan Dosen Pembimbing Skripsi

Semester GASAL Tahun Akademik 2017/2018

Nomor : 0902/BAAK/IX/2017

Setelah memperhatikan Surat Ketua Program Studi tentang usulan dosen pembimbing skripsi dengan ini Ketua STIE Malangucewara Malang menetapkan :

Nama : - FERA TJAHYANI, SE, Ak, MM, CA
Sebagai : Dosen Pembimbing 1
Nama : - -
Sebagai : Dosen Pembimbing 2

Untuk mahasiswa berikut

Nama : DESI SUWANDANI
Nomor Pokok : A.2014.1.32920
Skripsi yang diajukan
Bidang Kajian : MANAJEMEN KEUANGAN
Pokok Bahasan : ANALISIS RASIO
Tempat/Obyek : -
Judul Skripsi : -

Demikian surat penetapan ini dikeluarkan untuk dilaksanakan dengan sebaiknya.
Penetapan ini berlaku sejak dikeluarkan.

Dikeluarkan di : Malang
Pada Tanggal : 10/10/2017
Ketua Program Studi Akuntansi,



Dra. RR. WIDANARNI PUDJIASTUTI, Ak., MSI., CA, CPA
NIK-P.3M : 202.710.246



STIE Malangkuççwara

(Accounting Business Management)

Jl. Terusan Candi Kalasan - Malang Telp. 0341-491813

KARTU BIMBINGAN SKRIPSI BAB.I s.d BAB. III

BLN/TGL	BAB	PERMASALAHAN	PARAF
Bulan: OKTOBER 2017			
24/10/17		Topik skripsi	[Signature]
30/10/17			
Bulan: NOVEMBER 2017			
02/11/17	I	Rumusan masalah	[Signature]
14/11/17	I	ACC	
15/11/17	II	Sampel	
22/11/17	II	Konsep teori: Lap Kas, net income; Lap. Arus kas; Hipotesis	
Bulan: NOVEMBER 2017			
29/11/17	II	Sumber Pustaka, Hipotesis	[Signature]
	III	Variabel, jenis penelitian	
Bulan: DESEMBER 2017			
02/12/17	II	→ ACC	[Signature]
	III	→ uji akumulasi kelas, pengambitan sampel, purposive	
03/12/17	III	ACC	
Bulan:			

Dosen Pembimbing 1

Dosen Pembimbing 2

FERA TSAHSANI

Catatan:

Bobot Penilaian skripsi oleh pembimbing sebesar 50% dengan kriteria penilaian:

6. Ide/inovasi penelitian
7. Pemahaman konsep/teori
8. Pemahaman Metodologi
9. Kemampuan Analisis

MCE



Tersertifikasi "A", AKUNTANSI, 056/SK/BAH/P/1A1-1-1/11/2014
Tersertifikasi "A", MANAJEMEN, 257/SK/BAH/P/1A1-1-1/11/2013

Penetapan Dosen Pembimbing Skripsi

Semester GASAL Tahun Akademik 2017/2018

Nomor : 0902/BAAK/IX/2017

Setelah memperhatikan Surat Ketua Program Studi tentang usulan dosen pembimbing skripsi dengan ini Ketua STIE Malangkuçęwara Malang menetapkan :

Nama : - FERA TJAHYANI, SE, Ak, MM, CA
Sebagai : Dosen Pembimbing 1
Nama : - -
Sebagai : Dosen Pembimbing 2

Untuk mahasiswa berikut

Nama : DESI SUWANDANI
Nomor Pokok : A.2014.1.32920

Skripsi yang diajukan

Bidang Kajian : AKUNTANSI KEUANGAN III
Pokok Bahasan : CASH FLOW
Tempat/Obyek : WWW.IDX.CO.ID

Judul Skripsi : ANALISIS KEMAMPUAN LABA BERSIH DAN ARUS KAS
DALAM MEMPREDIKSI ARUS KAS MASA DEPAN

Demikian surat penetapan ini dikeluarkan untuk dilaksanakan dengan sebaiknya.
Penetapan ini berlaku sejak dikeluarkan.

Dikeluarkan di : Malang
Pada Tanggal : 22/05/2018
Kepada Program Studi Akuntansi,



Dra. RR. WIDANARNI PUDJIASTUTI, Ak., MSi., CA, CPA
NIK-P.3M : 202.710.246



STIE Malangkuççwara

(Accounting Business Management)

Jl. Terusan, Candi Kalasan - Malang Telp. 0341-491813

KARTU BIMBINGAN SKRIPSI BAB IV s.d. BAB V

BLN/TGL	BAB	PERMASALAHAN	PARAF
Bulan : APRIL 2018			
7/04/18	IV	PENENTUAN SAMPEL	
15/04/18	IV	PENENTUAN SAMPEL	
21/04/18	IV	KERANGKA BAB 4	
27/04/18	IV	MERUBAH HIPOTESIS DAN KRITERIA SAMPEL	
Bulan : MEI 2018			
24/05/18		MERUBAH HIPOTESIS DAN KRITERIA SAMPEL	
31/05/18	IV	Analisis hasil plus statistik	
Bulan : JULI 2018			
06/07/18	IV	Pembahasan hasil regresi Analisis	
Bulan :			
Bulan :			

Dosen Pembimbing 1

Dosen Pembimbing 2

FERA IHSANI

Catatan:

Bobot Penilaian skripsi oleh pembimbing sebesar 50% dengan kriteria penilaian:

6. Ide/inovasi penelitian
7. Pemahaman konsep/teori
8. Pemahaman Metodologi
9. Kemampuan Analisis
10. Penulisan

MCE

LAMPIRAN 1

Kriteria Pemilihan Sampel

NO	KETERANGAN	JUMLAH
1.	Perusahaan sektor keuangan yang terdaftar di BEI	82 perusahaan
2.	Perusahaan yang menerbitkan laporan keuangan auditan per 31 Desember 2014-2016	71 perusahaan

Daftar Nama Perusahaan Yang Dijadikan Sebagai Sampel

NO	KODE	NAMA PERUSAHAAN
1.	AGRO	PT BRI Agroniaga Tbk
2.	AGRS	PT Bank Agris Tbk
3.	BABP	PT Bank MNC International Tbk
4.	BACA	PT Bank Capital Indonesia Tbk
5.	BBCA	PT Bank Central Asia Tbk
6.	BBKP	PT Bank Bukopin Tbk
7.	BBMD	PT Bank Mestika Dharma Tbk
8.	BBNI	PT Bank Negara Indonesia Tbk
9.	BBNP	PT Bank Nusantara Parahyangan Tbk
10.	BBYB	PT Bank Yudha Bakti Tbk
11.	BDMN	PT Bank Danamon Indonesia
12.	BEKS	PT BPD Banten Tbk
13.	BINA	PT Bank Ina Perdana Tbk
14.	BJBR	PT BPD Jabar dan Banten Tbk
15.	BJTM	PT BPD Jawa Timur Tbk
16.	BKSW	PT Bank QNB Indonesia Tbk
17.	BMAS	PT Bank Maspion Indonesia Tbk
18.	BNBA	PT Bank Bumi Arta Tbk
19.	BNGA	PT Bank CIMB Niaga Tbk
20.	BNII	PT Bank MYBANK Indonesia Tbk
21.	BNLI	PT Bank Permata Tbk
22.	BSIM	PT Bank Sinarmas Tbk
23.	BSWD	PT Bank of India Indonesia Tbk

24.	BTPN	PT BTP Nasional Tbk
25.	BVIC	PT Bank Victoria International Tbk
26.	DNAR	PT Bank Dinar Indonesia Tbk
27.	INPC	PT Bank Arta Graha Internasional Tbk
28.	MCOR	PT BCC Bank Indonesia Tbk
29.	MEGA	PT Bank Mega Tbk
30.	NAGA	PT Bank Mitraniaga Tbk
31.	NISP	PT Bank OCBC NISP Tbk
32.	NOBU	PT Bank Nasional Nobu Tbk
33.	PNBN	PT Bank PAN Indonesia Tbk
34.	PNBS	PT Bank Panin Dubai Syariah
35.	SDRA	PT Bank Woori Saudara Indonesia Tbk
36.	ADMF	PT Adira DinamikaMultifinance Tbk
37.	BBLD	PT Buana Finance Tbk
38.	BFIN	PT BFI Finance Indonesia Tbk
39.	BPFI	PT Batavia Prosperindo Finance Tbk
40.	CFIN	PT Clipan Finance Indonesia Tbk
41.	DEFI	PT Danasupra Erapacific Tbk
42.	GSMF	Equity Development Invesment Tbk
43.	H DFA	PT Radana Bhaskara Finance Tbk
44.	IBFN	PT Intan Baruprana Finance Tbk
45.	MFIN	PT Mandala Multifinance Tbk
46.	MGNA	PT Magna Finance Tbk
47.	SMMA	PT Sinarmas Multiartha Tbk
48.	TIFA	PT Tifa Finance Tbk
49.	TRUS	PT Trust Finance Indonesia Tbk
50.	VRNA	PT Verena Multifinance Tbk
51.	ABDA	PT Asuransi Bina Dana Arta Tbk
52.	AHAP	PT Asuransi HartaAman Pratama Tbk
53.	AMAG	PT Asuransi Multi Artha Guna Tbk
54.	ASBI	PT Asuransi Bintang Tbk
55.	ASDM	PT Asuransi Dayin Mitra Tbk
56.	ASJT	PT Asuransi Jasa Tania Tbk
57.	ASMI	PT Asuransi Krisna Mitra Tbk
58.	ASRM	PT Asuransi Ramayana Tbk
59.	LPGI	PT Lippo General Insurance Tbk
60.	MREI	PT Maskapai Reasuransi Tbk
61.	APIC	PT Pacivic Strategic Financial Tbk
62.	HADE	PT HD Capital Tbk

63.	KREN	PT Kresna Graha Investama Tbk
64.	LPPS	PT Lippo Securities Tbk
65.	OCAP	PT Onix Capital Tbk
66.	PADI	PT Minna Padi Investama Tbk
67.	PANS	PT Panin Sekuritas Tbk
68.	TRIM	PT Trimegah Sekuritas Indonesia Tbk
69.	BMRI	PT Bank Mandiri (Persero) Tbk
70.	BBRI	PT Bank Rakyat Indonesia (Persero) Tbk
71.	BBTN	PT Bank Tabungan Negara (Persero) Tbk

**Laba Bersih Setelah Pajak Perusahaan Sektor Perbankan dan Sektor Keuangan
Non Bank Lainnya Yang Terdaftar di BEI Pada Periode t**

NO	KODE	NAMA PERUSAHAAN	2016	2015	2014
			(RP)	(RP)	(RP)
1.	AGRO	PT BRI Agroniaga Tbk	100.642.721	62.115.377	62.001.106
2.	AGRS	PT Bank Agris Tbk	3.389	3.905	4.455
3.	BABP	PT Bank MNC International Tbk	9.846	68.070	-38.024
4.	BACA	PT Bank Capital Indonesia Tbk	198.870	80.917	65.552
5.	BBCA	PT Bank Central Asia Tbk	27.404.745	17.691.505	16.364.508
6.	BBKP	PT Bank Bukopin Tbk	2.290.880	946.944	696.162
7.	BBMD	PT Bank Mestika Dharma Tbk	477.941.002.133	193.371.637.916	267.451.892.094
8.	BBNI	PT Bank Negara Indonesia Tbk	11.410.196	9.140.532	10.829.379
9.	BBNP	PT Bank Nusantara Parahyangan Tbk	8.108.625	66.866.856	96.532.495
10.	BBYB	PT Bank Yudha Bakti Tbk	59.959.611.448	59.959.611.448	13.541.872.554
11.	BDMN	PT Bank Danamon Indonesia	2.834.081	2.537.906	2.761.313
12.	BEKS	PT BPD Banten Tbk	-414.940	-335.037	-149.813
13.	BINA	PT Bank Ina Perdana Tbk	18.236	16.877	15.794
14.	BJBR	PT BPD Jabar dan Banten Tbk	1.520.309	1.811.297	1.451.552
15.	BJTM	PT BPD Jawa Timur Tbk	1.543.254	884.503	939.084
16.	BKSW	PT Bank QNB Indonesia Tbk	-646.764	159.163	121.525
17.	BMAS	PT Bank Maspion Indonesia Tbk	68.157.510	40.189.822	25.172.604
18.	BNBA	PT Bank Bumi Arta Tbk	77.121.119.264	644.687.783.000	51.827.836.329
19.	BNGA	PT Bank CIMB Niaga Tbk	5.528.235	231.693	2.695.092
20.	BNII	PT Bank MYBANK Indonesia Tbk	3.529.338	1.204.995	775.333

21.	BNLI	PT Bank Permata Tbk	-6.518.768	1.896.109	1.647.115
22.	BSIM	PT Bank Sinarmas Tbk	367.433	486.604	164.072
23.	BSWD	PT Bank of India Indonesia Tbk	- 506.672.046.312	74.519.419.599	105.011.212.439
24.	BTPN	PT BTP Nasional Tbk	2.598.021	1.893.851	1.859.873
25.	BVIC	PT Bank Victoria International Tbk	2.598.021	1.893.851	1.859.873
26.	DNAR	PT Bank Dinar Indonesia Tbk	169.653.242	353.869.737	117.382.435
27.	INPC	PT Bank Arta Graha Internasional Tbk	1.361.120	74.764	102.533
28.	MCOR	PT BCC Bank Indonesia Tbk	14.237	67.953	52.901
29.	MEGA	PT Bank Mega Tbk	1.274.836	4.647.668	786.946
30.	NAGA	PT Bank Mitraniaga Tbk	11.099	30.163	24.186
31.	NISP	PT Bank OCBC NISP Tbk	3.095.229	1.467.981	1.403.521
32.	NOBU	PT Bank Nasional Nobu Tbk	42.982	7.189	28.341
33.	PNBN	PT Bank PAN Indonesia Tbk	3.388.179	7.744.040	2.929.630
34.	PNBS	PT Bank Panin Dubai Syariah	27.301.192	73.895.463	73.889.169
35.	SDRA	PT Bank Woori Saudara Indonesia Tbk	316.538	257.026	137.930
36.	ADMF	PT Adira DinamikaMultifinance Tbk	948.910	723.114	723.441
37.	BBLD	PT Buana Finance Tbk	47.093	75.527	99.318
38.	BFIN	PT BFI Finance Indonesia Tbk	735.321	712.919	552.109
39.	BPFI	PT Batavia Prosperindo Finance Tbk	34.588.334.473	64.082.556.811	-17.337.589.330
40.	CFIN	PT Clipan Finance Indonesia Tbk	200.002.916	343.248.628	395.748.125
41.	DEFI	PT Danasupra Erapacific Tbk	8.813.303.905	561.233.328	4.466.122.898
42.	GSMF	Equity Development Invesment Tbk	127.893.030	92.381.254	100.120.958
43.	H DFA	PT Radana Bhaskara Finance Tbk	24.718.580	41.181.630	36.503.608
44.	IBFN	PT Intan Baruprana Finance Tbk	- 237.695.533.349	631.188.355	60.545.020.214
45.	MFIN	PT Mandala Multifinance Tbk	244.216	238.305	296.933
46.	MGNA	PT Magna Finance Tbk	-68.945.205.939	2.338.314.464	3.694.568.946
47.	SMMA	PT Sinarmas Multiartha Tbk	1.915.970	-1.001.078	1.453.546
48.	TIFA	PT Tifa Finance Tbk	17.584.123	19.548.724	36.377.882
49.	TRUS	PT Trust Finance Indonesia Tbk	10.785.726.622	11.167.412.054	10.230.921.600

50.	VRNA	PT Verena Multifinance Tbk	2.393.070	1.340.179	24.352.017
51.	ABDA	PT Asuransi Bina Dana Arta Tbk	90.501.070	58.690.444	446.626.229
52.	AHAP	PT Asuransi Harta Aman Pratama Tbk	8.315.685.359	16.370.049.815	22.766.691.975
53.	AMAG	PT Asuransi Multi Artha Guna Tbk	255.231.780	189.257.265	196.139.736
54.	ASBI	PT Asuransi Bintang Tbk	17.518.717	27.346.441	13.399.423
55.	ASDM	PT Asuransi Dayin Mitra Tbk	38.386.498	43.924.662	56.049.323
56.	ASJT	PT Asuransi Jasa Tania Tbk	23.993.975.027	19.107.306.852	256.901.135.618
57.	ASMI	PT Asuransi Krisna Mitra Tbk	42.999.931.154	9.582.360.001	24.437.099.059
58.	ASRM	PT Asuransi Ramayana Tbk	63.334.978.929	63.323.652.330	59.094.206.591
59.	LPGI	PT Lippo General Insurance Tbk	-64.914.666.723	-19.968.957.269	256.901.135.618
60.	MREI	PT Maskapai Reasuransi Tbk	142.044.765.524	135.894.846.367	112.516.286.938
61.	APIC	PT Pacific Strategic Financial Tbk	70.375.731.280	27.792.260.526	33.880.663.778
62.	HADE	PT HD Capital Tbk	-70.013.470.399	-1.816.690.367	2.291.361.047
63.	KREN	PT Kresna Graha Investama Tbk	162.983.308.376	56.778.668.275	62.362.337.232
64.	LPPS	PT Lippo Securities Tbk	46.898.279.355	-23.018.718.567	236.337.678.956
65.	OCAP	PT Onix Capital Tbk	-22.520.360.106	-33.769.618.915	-22.134.486.657
66.	PADI	PT Minna Padi Investama Tbk	-3.601.125.306	1.344.534.167	11.032.372.732
67.	PANS	PT Panin Sekuritas Tbk	265.952.404.713	64.786.197.400	367.174.241.961
68.	TRIM	PT Trimegah Sekuritas Indonesia Tbk	46.438.163	42.384.641	30.165.089
69.	BMRI	PT Bank Mandiri (Persero) Tbk	41.521.119	10.201.454	21.091.691
70.	BBRI	PT Bank Rakyat Indonesia (Persero) Tbk	21.770.833	45.544.908	84.930.076
71.	BBTN	PT Bank Tabungan Negara (Persero) Tbk	-1.522.090	1.707.759	-2.049.009
Rata-rata			7.367.179.164	19.542.140.970	27.110.671.405
Minimum			506.672.046.312	-33.769.618.915	-22.134.486.657
Maximum			477.941.002.133	644.687.783.000	367.174.241.961

**Arus Kas Bersih Dari Aktivitas Operasi Perusahaan Sektor Perbankan dan
Sektor Keuangan Non Bank Lainnya
Yang Terdaftar di BEI Pada Periode t**

ANALISIS KEMAMPUAN LABA BERSIH DAN ARUS KAS OPERASI DALAM MEMPREDIKSI
ARUS KAS OPERASI MASA DEPAN (Studi pada Perusahaan Sektor Keuangan
yang Terdaftar di Bursa Efek Indonesia Tahun 2014-2016)
Author: **DESI SUWANDANI NPK : A.2014.1.32920**

NO	KODE	NAMA PERUSAHAAN	2016	2015	2014
			(RP)	(RP)	(RP)
1.	AGRO	PT BRI Agroniaga Tbk	607.108.563	145.953.941	242.458.859
2.	AGRS	PT Bank Agris Tbk	-306.147	-511.254	728.046
3.	BABP	PT Bank MNC International Tbk	-99.324	1.047.411	24.929
4.	BACA	PT Bank Capital Indonesia Tbk	-173.319	845.700	705.431
5.	BBCA	PT Bank Central Asia Tbk	45.667.484	29.459.026	35.136.527
6.	BBKP	PT Bank Bukopin Tbk	2.711.779	467.581	3.435.304
7.	BBMD	PT Bank Mestika Dharma Tbk	98.065.270.245	22.397.813.532	269.457.039.022
8.	BBNI	PT Bank Negara Indonesia Tbk	15.422.131	24.256.628	-610.370
9.	BBNP	PT Bank Nusantara Parahyangan Tbk	255.730.060	-556.292.294	-149.216.623
10.	BBYB	PT Bank Yudha Bakti Tbk	- 336.786.420.828	53.644.563.912	39.992.616.715
11.	BDMN	PT Bank Danamon Indonesia	-446.199	8.994.609	5.500.443
12.	BEKS	PT BPD Banten Tbk	-765.355	-734.475	142.100
13.	BINA	PT Bank Ina Perdana Tbk	256.998	-98.670	123.579
14.	BJBR	PT BPD Jabar dan Banten Tbk	5.105.778	5.579.200	2.660.169
15.	BJTM	PT BPD Jawa Timur Tbk	-1.132.088	3.150.353	1.501.371
16.	BKSW	PT Bank QNB Indonesia Tbk	-562.265	-2.003.503	1.925.998
17.	BMAS	PT Bank Maspion Indonesia Tbk	-188.365.553	-565.344.513	435.404.439
18.	BNBA	PT Bank Bumi Arta Tbk	408.439.544.324	70.238.389.333	438.308.822.329
19.	BNGA	PT Bank CIMB Niaga Tbk	3.291.332	6.755.174	-1.897.644
20.	BNII	PT Bank MYBANK Indonesia Tbk	-4.730.653	8.496.395	-6.527.436
21.	BNLI	PT Bank Permata Tbk	5.333.310	1.808.383	5.992.353
22.	BSIM	PT Bank Sinarmas Tbk	751.080	2.014.021	324.116
23.	BSWD	PT Bank of India Indonesia Tbk	- 997.737.476.197	- 115.598.924.161	919.622.766.148
24.	BTPN	PT BTP Nasional Tbk	2.682.181	3.497.600	2.384.975
25.	BVIC	PT Bank Victoria International Tbk	785.605.222	503.034.424	363.627.078
26.	DNAR	PT Bank Dinar Indonesia Tbk	- 213.292.930.926	148.078.946.347	173.131.306.005
27.	INPC	PT Bank Arta Graha Internasional Tbk	-1.643.522	1.439.982	364.814
28.	MCOR	PT BCC Bank Indonesia Tbk	-531.324	-270.671	634.979
29.	MEGA	PT Bank Mega Tbk	2.802.265	-4.802.414	-2.343.791
30.	NAGA	PT Bank Mitraniaga Tbk	-116.875	-110.731	345.718.929.506

31.	NISP	PT Bank OCBC NISP Tbk	10.886.633	-1.279.782	1.158.840
32.	NOBU	PT Bank Nasional Nobu Tbk	516.430	163.264	617.137
33.	PNBN	PT Bank PAN Indonesia Tbk	529.646	5.628.708	-8.294.869
34.	PNBS	PT Bank Panin Dubai Syariah	-263.291.007	-175.600.244	-512.530.224
35.	SDRA	PT Bank Woori Saudara Indonesia Tbk	-871.020	802.867	-158.566
36.	ADMF	PT Adira DinamikaMultifinance Tbk	2.541.812	2.657.452	-1.031.747
37.	BBLD	PT Buana Finance Tbk	-424.406	506.327	365.110.584.730
38.	BFIN	PT BFI Finance Indonesia Tbk	231.682	148.362	-657.449
39.	BPFI	PT Batavia Prosperindo Finance Tbk	-11.949.964.662	-6.117.661.188	-17.337.589.330
40.	CFIN	PT Clipan Finance Indonesia Tbk	253.222.254	529.679.012	-141.948.757
41.	DEFI	PT Danasupra Erapacifik Tbk	2.843.875.573	-1.192.495.608	876.133.252
42.	GSMF	Equity Development Invesment Tbk	49.014.354	74.120.381	-81.850.166
43.	H DFA	PT Radana Bhaskara Finance Tbk	-400.810.904	-531.955.148	-496.648.646
44.	IBFN	PT Intan Baruprana Finance Tbk	367.439.507.396	315.110.378.670	919.160.666.747
45.	MFIN	PT Mandala Multifinance Tbk	1.518.408	591.588	-54.601
46.	MGNA	PT Magna Finance Tbk	116.874.349.999	30.652.915.651	- 132.411.435.903
47.	SMMA	PT Sinarmas Multiartha Tbk	814.607	1.270.073	2.752.275
48.	TIFA	PT Tifa Finance Tbk	90.027.220	100.970.182	86.237.544
49.	TRUS	PT Trust Finance Indonesia Tbk	48.877.177.159	-4.513.887.981	87.090.997.548
50.	VRNA	PT Verena Multifinance Tbk	118.573.528	208.857.124	-51.317.213
51.	ABDA	PT Asuransi Bina Dana Arta Tbk	121.204.705	130.278.791	220.949.122
52.	AHAP	PT Asuransi HartaAman Pratama Tbk	-41.409.163.556	-3.693.738.179	-13.497.091.130
53.	AMAG	PT Asuransi Multi Artha Guna Tbk	-49.487.215	29.114.979	19.768.454
54.	ASBI	PT Asuransi Bintang Tbk	-11.314.062	13.329.332	5.671.237
55.	ASDM	PT Asuransi Dayin Mitra Tbk	56.049.323	-29.289.724	46.597.304
56.	ASJT	PT Asuransi Jasa Tania Tbk	31.426.678.045	5.738.109.796	39.499.559.779
57.	ASMI	PT Asuransi Krisna Mitra Tbk	-40.077.406.096	3.811.299.516	-9.765.463.729
58.	ASRM	PT Asuransi Ramayana Tbk	34.788.652.205	37.129.013.639	-3.294.639.324
59.	LPGI	PT Lippo General Insurance Tbk	-23.850.676.069	7.959.770.865	- 134.298.752.809
60.	MREI	PT Maskapai Reasuransi Tbk	135.667.235.659	123.436.278.525	72.769.338.914

61.	APIC	PT Pacivic Strategic Financial Tbk	- 812.113.316.735	13.249.224.386	-35.424.085.907
62.	HADE	PT HD Capital Tbk	-18.663.402.738	21.628.889.714	1.985.494.022
63.	KREN	PT Kresna Graha Investama Tbk	49.075.412.482	147.134.162.602	-47.420.816.388
64.	LPPS	PT Lippo Securities Tbk	-31.323.879.522	-14.702.977.628	-33.842.719.179
65.	OCAP	PT Onix Capital Tbk	-23.519.936.735	-17.536.710.509	-6.923.228.707
66.	PADI	PT Minna Padi Investama Tbk	15.766.706.858	2.460.969.199	-18.002.237.344
67.	PANS	PT Panin Sekuritas Tbk	29.172.837.607	259.135.048.615	153.124.219.907
68.	TRIM	PT Trimegah Sekuritas Indonesia Tbk	195.537.138	-150.671.912	-140.288.871
69.	BMRI	PT Bank Mandiri (Persero) Tbk	41.521.119	10.201.454	21.091.691
70.	BBRI	PT Bank Rakyat Indonesia (Persero) Tbk	21.770.833	45.544.908	84.930.076
71.	BBTN	PT Bank Tabungan Negara (Persero) Tbk	-1.522.090	1.707.759	-2.049.009
Rata-rata			-17.049.542.140	15.469.475.869	47.515.856.874
Minimum			- 997.737.476.197	- 115.598.924.161	- 134.298.752.809
Maximum			408.439.544.324	315.110.378.670	919.622.766.148

Arus Kas Bersih Dari Aktivitas Operasi Masa Perusahaan Sektor Perbankan dan Sektor Keuangan Non Bank Lainnya Yang Terdaftar di BEI Pada Periode t+1

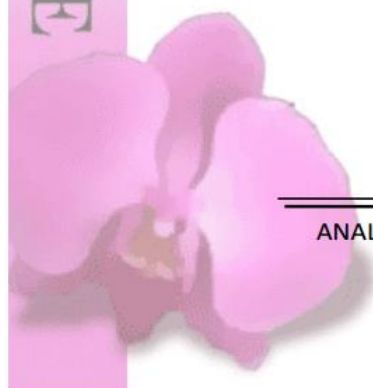
NO	KODE	NAMA PERUSAHAAN	2017	2016	2015
			(RP)	(RP)	(RP)
1.	AGRO	PT BRI Agroniaga Tbk	-782.655.120	607.108.563	145.953.941
2.	AGRS	PT Bank Agris Tbk	16.756	-306.147	-511.254
3.	BABP	PT Bank MNC International Tbk	-1.992.694	-99.324	1.047.411
4.	BACA	PT Bank Capital Indonesia Tbk	1.060.492	-173.319	845.700
5.	BBCA	PT Bank Central Asia Tbk	9.658.627	45.667.484	29.459.026
6.	BBKP	PT Bank Bukopin Tbk	-1.582.364	2.711.779	467.581
7.	BBMD	PT Bank Mestika Dharma Tbk	263.798.853.344	98.065.270.245	22.397.813.532
8.	BBNI	PT Bank Negara Indonesia Tbk	33.625.853	15.422.131	24.256.628
9.	BBNP	PT Bank Nusantara Parahyangan Tbk	-585.555.483	255.730.060	-556.292.294
10.	BBYB	PT Bank Yudha Bakti Tbk	296.269.640.515	-336.786.420.828	53.644.563.912
11.	BDMN	PT Bank Danamon Indonesia	3.748.625	-446.199	8.994.609
12.	BEKS	PT BPD Banten Tbk	478.343	-765.355	-734.475
13.	BINA	PT Bank Ina Perdana Tbk	-209.484	256.998	-98.670
14.	BJBR	PT BPD Jabar dan Banten Tbk	682.196	5.105.778	5.579.200
15.	BJTM	PT BPD Jawa Timur Tbk	6.663.420	-1.132.088	3.150.353
16.	BKSW	PT Bank QNB Indonesia Tbk	-230.590	-562.265	-2.003.503

17.	BMAS	PT Bank Maspion Indonesia Tbk	233.597.722	-188.365.553	-565.344.513
18.	BNBA	PT Bank Bumi Arta Tbk	-116.867.307.919	408.439.544.324	70.238.389.333
19.	BNGA	PT Bank CIMB Niaga Tbk	20.129.300	3.291.332	6.755.174
20.	BNII	PT Bank MYBANK Indonesia Tbk	-3.996.679	-4.730.653	8.496.395
21.	BNLI	PT Bank Permata Tbk	-13.394.147	5.333.310	1.808.383
22.	BSIM	PT Bank Sinarmas Tbk	-807.980	751.080	2.014.021
23.	BSWD	PT Bank of India Indonesia Tbk	-374.577.105.946	-997.737.476.197	-115.598.924.161
24.	BTPN	PT BTP Nasional Tbk	1.125.968	2.682.181	3.497.600
25.	BVIC	PT Bank Victoria International Tbk	1.408.519.316	785.605.222	503.034.424
26.	DNAR	PT Bank Dinar Indonesia Tbk	140.809.583.408	-213.292.930.926	148.078.946.347
27.	INPC	PT Bank Arta Graha Internasional Tbk	974.511	-1.643.522	1.439.982
28.	MCOR	PT BCC Bank Indonesia Tbk	1.487.071	-531.324	-270.671
29.	MEGA	PT Bank Mega Tbk	5.356.122.826.069	2.802.265	-4.802.414
30.	NAGA	PT Bank Mitraniaga Tbk	308.295	-116.875	-110.731
31.	NISP	PT Bank OCBC NISP Tbk	-339.906	10.886.633	-1.279.782
32.	NOBU	PT Bank Nasional Nobu Tbk	969.073	516.430	163.264
33.	PNBN	PT Bank PAN Indonesia Tbk	-7.087.172	529.646	5.628.708
34.	PNBS	PT Bank Panin Dubai Syariah	258.337.781	-263.291.007	-175.600.244
35.	SDRA	PT Bank Woori Saudara Indonesia Tbk	551.804	-871.020	802.867
36.	ADMF	PT Adira DinamikaMultifinance Tbk	1.006.285	2.541.812	2.657.452
37.	BBLD	PT Buana Finance Tbk	-626.681	-424.406	506.327
38.	BFIN	PT BFI Finance Indonesia Tbk	-2.361.076	231.682	148.362
39.	BPFI	PT Batavia Prosperindo Finance Tbk	-392.431.135.612	-11.949.964.662	-6.117.661.188
40.	CFIN	PT Clipan Finance Indonesia Tbk	-2.760.483.534	253.222.254	529.679.012
41.	DEFI	PT Danasupra Erapacific Tbk	-9.415.252.123	2.843.875.573	-1.192.495.608
42.	GSMF	Equity Development Invesment Tbk	11.053.526	49.014.354	74.120.381
43.	H DFA	PT Radana Bhaskara Finance Tbk	-190.021.970	-400.810.904	-531.955.148
44.	IBFN	PT Intan Baruprana Finance Tbk	190.576.457.291	367.439.507.396	315.110.378.670
45.	MFIN	PT Mandala Multifinance Tbk	710.993	1.518.408	591.588
46.	MGNA	PT Magna Finance Tbk	176.516.634.874	116.874.349.999	30.652.915.651
47.	SMMA	PT Sinarmas Multiartha Tbk	-1.081.760	814.607	1.270.073
48.	TIFA	PT Tifa Finance Tbk	-142.262.423	90.027.220	100.970.182
49.	TRUS	PT Trust Finance Indonesia Tbk	-284.841.000	48.877.177.159	-4.513.887.981
50.	VRNA	PT Verena Multifinance Tbk	253.598.077	118.573.528	208.857.124
51.	ABDA	PT Asuransi Bina Dana Arta Tbk	63.962.220	121.204.705	130.278.791
52.	AHAP	PT Asuransi HartaAman Pratama Tbk	-51.003.271.222	-41.409.163.556	-3.693.738.179
53.	AMAG	PT Asuransi Multi Artha Guna Tbk	71.805.602	-49.487.215	29.114.979
54.	ASBI	PT Asuransi Bintang Tbk	11.178.200	-11.314.062	13.329.332
55.	ASDM	PT Asuransi Dayin Mitra Tbk	-30.764.958	56.049.323	-29.289.724
56.	ASJT	PT Asuransi Jasa Tania Tbk	-19.184.706.188	31.426.678.045	5.738.109.796
57.	ASMI	PT Asuransi Krisna Mitra Tbk	-36.769.521.577	-40.077.406.096	3.811.299.516
58.	ASRM	PT Asuransi Ramayana Tbk	17.543.178.015	34.788.652.205	37.129.013.639
59.	LPGI	PT Lippo General Insurance Tbk	128.680.346.723	-23.850.676.069	7.959.770.865
60.	MREI	PT Maskapai Reasuransi Tbk	125.125.448.851	135.667.235.659	123.436.278.525

ANALISIS KEMAMPUAN LABA BERSIH DAN ARUS KAS OPERASI DALAM MEMPREDIKSI
ARUS KAS OPERASI MASA DEPAN (Studi pada Perusahaan Sektor Keuangan
yang Terdaftar di Bursa Efek Indonesia Tahun 2014-2016)

Author: DESI SUWANDANI NPK : A.2014.1.32920

61.	APIC	PT Pacivic Strategic Financial Tbk	-131.698.134.504	-812.113.316.735	13.249.224.386
62.	HADE	PT HD Capital Tbk	10.376.334.324	-18.663.402.738	21.628.889.714
63.	KREN	PT Kresna Graha Investama Tbk	191.767.923.569	49.075.412.482	147.134.162.602
64.	LPPS	PT Lippo Securities Tbk	-11.424.583.096	-31.323.879.522	-14.702.977.628
65.	OCAP	PT Onix Capital Tbk	-19.160.580.113	-23.519.936.735	-17.536.710.509
66.	PADI	PT Minna Padi Investama Tbk	28.374.535.510	15.766.706.858	2.460.969.199
67.	PANS	PT Panin Sekuritas Tbk	-109.802.668.326	29.172.837.607	259.135.048.615
68.	TRIM	PT Trimegah Sekuritas Indonesia Tbk	-36.710.551.567	195.537.138	-150.671.912
69.	BMRI	PT Bank Mandiri (Persero) Tbk	5.192.544	41.521.119	10.201.454
70.	BBRI	PT Bank Rakyat Indonesia (Persero) Tbk	39.299.109	21.770.833	45.544.908
71.	BBTN	PT Bank Tabungan Negara (Persero) Tbk	675.447	-1.522.090	1.707.759
Rata-rata			79.078.127.696	-17.049.542.140	15.469.475.869
Minimum			-392.431.135.612	-997.737.476.197	-115.598.924.161
Maksimum			5.356.122.826.069	408.439.544.324	315.110.378.670



LAMPIRAN 2

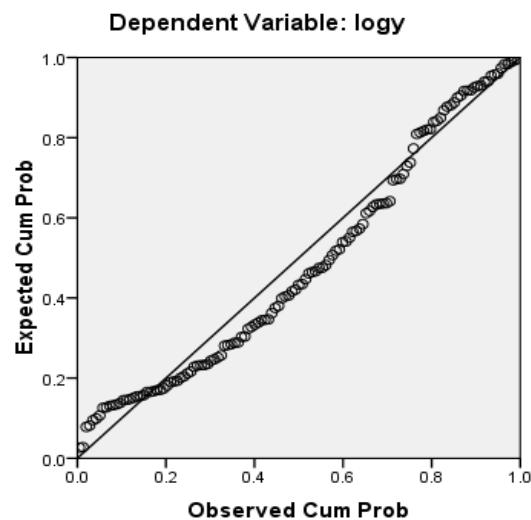
Deskripsi Statistik

Descriptive Statistics

	N	Minimum	Maximum	Mean	Std. Deviation
Laba bersih (X1)	213	-506672046312	644687783000	17921229072.57	85910178663.999
Arus Kas Operasi (X2)	213	-997737476197	919622766148	15311930201.04	148750966719.280
Arus Kas Masa Depan (Y)	213	-997737476197	5356122826069	25832687141.66	386240351224.679
Valid N (listwise)	213				

Uji Normalitas

Normal P-P Plot of Regression Standardized Residual



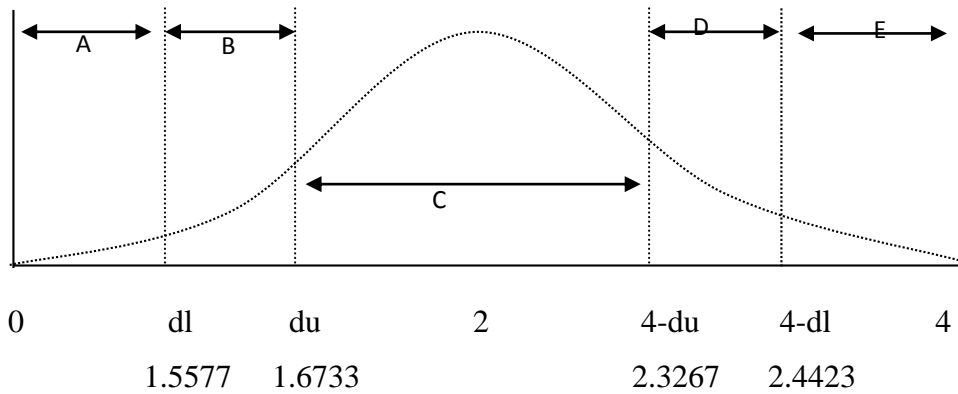
Nilai Tolerance dan VIF

Coefficients^a

Model		Unstandardized Coefficients		Standardized Coefficients	t	Sig.	Collinearity Statistics	
		B	Std. Error	Beta			Tolerance	VIF
1	(Constant)	3.765E9	3.833E9		.982	.327		
	Laba Bersih (X1)	.343	.045	.430	7.540	.000	.922	1.084
	Arus Kas Operasi (X2)	.152	.026	.331	5.796	.000	.922	1.084

a. Dependent Variable: Arus Kas Masa Depan (Y)

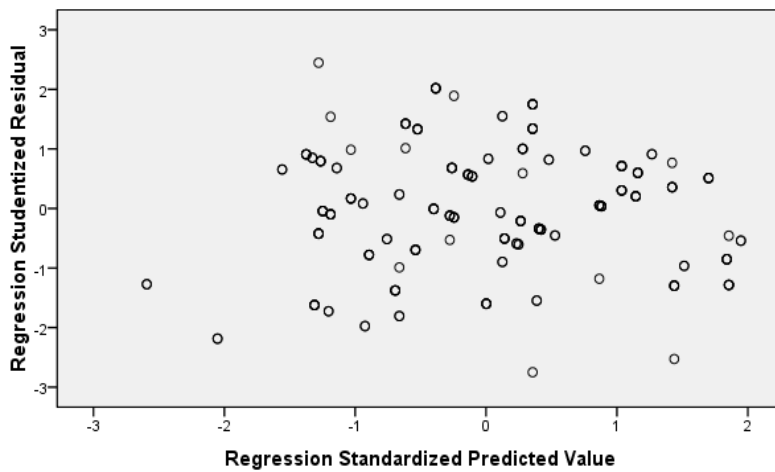
Klasifikasi Nilai *Durbin-Watson (D-W)*



Grafik Pedeteksian Heteroskedastisitas

Scatterplot

Dependent Variable: Arus Kas Masa Depan (Y)



Hasil Pengujian Koefisien Korelasi Ganda, Determinasi, Uji F

Antara variabel bebas dan variabel terikat

Model Summary^b

Model	R	R Square	Adjusted R Square	Std. Error of the Estimate	Change Statistics					Durbin-Watson
					R Square Change	F Change	df1	df2	Sig. F Change	
1	.611 ^a	.373	.367	5.444E10	.373	62.572	2	210	.000	2.033

a. Predictors: (Constant), Arus Kas (X2), Laba Operasi (X1)

b. Dependent Variable: Arus Kas Masa Depan (Y)

Hasil Analisis Regresi

Coefficients^a

Model		Unstandardized Coefficients		Standardized Coefficients	t	Sig.	Collinearity Statistics	
		B	Std. Error	Beta			Tolerance	VIF
1	(Constant)	3.765E9	3.833E9		.982	.327		
	Laba Bersih (X1)	.343	.045	.430	7.540	.000	.922	1.084
	Arus Kas Operasi (X2)	.152	.026	.331	5.796	.000	.922	1.084

a. Dependent Variable: Arus Kas Masa Depan (Y)

Hasil Uji t

Coefficients^a

Model		Unstandardized Coefficients		Standardized Coefficients	t	Sig.	Collinearity Statistics	
		B	Std. Error	Beta			Tolerance	VIF
1	(Constant)	3.765E9	3.833E9		.982	.327		
	Laba Bersih (X1)	.343	.045	.430	7.540	.000	.922	1.084
	Arus Kas Operasi (X2)	.152	.026	.331	5.796	.000	.922	1.084

a. Dependent Variable: Arus Kas Masa Depan (Y)

Hasil Perhitungan Anova

ANOVA^b

Model		Sum of Squares	df	Mean Square	F	Sig.
1	Regression	3.708E23	2	1.854E23	62.572	.000 ^a
	Residual	6.223E23	210	2.963E21		
	Total	9.931E23	212			

a. Predictors: (Constant), Arus Kas (X2), Laba Operasi (X1)

b. Dependent Variable: Arus Kas Masa Depan (Y)

One-Sample Kolmogorov-Smirnov Test

		Unstandardized Residual
N		131
Normal Parameters ^a	Mean	.0000000
	Std. Deviation	1.82147290
Most Extreme Differences	Absolute	.090
	Positive	.090
	Negative	-.071
Kolmogorov-Smirnov Z		1.026
Asymp. Sig. (2-tailed)		.243

a. Test distribution is Normal.

