

DATA PENELITIAN

1. CAR

No.	Tahun	Nama Bank	CAR (%)
1	2003	Arta Niaga Kencana	21,8
2		Artha Graha	10,58
3		Asiatic	-9,19
4		Danpac	25,74
5		Global International	42,1
6		Harmoni	17,47
7		IFI	22,62
8		Bukopin	20,37
9		International Indonesia	22,05
10		Mega	14,04
11		OCBC NISP	13,53
12		PAN Indonesia	42,51
13		Permata	10,78
14		UOB Indonesia	22,32
15		Yudha Bakti	13,75
16	2004	Arta Niaga Kencana	20,82
17		Artha Graha	9,75
18		Harmoni	17,15
19		IFI	10,26
20		Bukopin	15,78
21		International Indonesia	20,77
22		Mega	13,42
23		OCBC NISP	14,87
24		PAN Indonesia	40,52
25		Permata	11,4
26		UOB Indonesia	21,92
27		Yudha Bakti	16,27
28	2005	Arta Niaga Kencana	18,43
29		Lippo	21,39
30		Bukopin	11,61
31		International Indonesia	22,42
32		Mega	23,97

33		OCBC NISP	19,95
34		PAN Indonesia	30,68
35		Permata	9,94
36		UOB Indonesia	20,08
37		Yudha Bakti	16,34
38	2006	Arta Niaga Kencana	20,95
39		Harmoni	23,97
40		Lippo	23,46
41		Windhu Ketjana	18,15
42		Bukopin	15,61
43		International Indonesia	23,32
44		Mega	15,72
45		OCBC NISP	17,1
46		PAN Indonesia	29,58
47		Permata	13,44
48		UOB Indonesia	30,41
49		Yudha Bakti	15,12
50	2007	Harmoni	11,29
51		IFI	12,86
52		Lippo	14,83
53		Bukopin	12,84
54		International Indonesia	20
55		Mega	11,87
56		OCBC NISP	16,15
57		PAN Indonesia	21,68
58		Permata	13,44
59		UOB Indonesia	27,22
60		Yudha Bakti	15,47
61	2008	Bukopin	11,2
62		International Indonesia	19,47
63		Mega	15,45
64		OCBC NISP	17,01
65		PAN Indonesia	20,53
66		Permata	10,76
67		UOB Indonesia	24,91
68		Yudha Bakti	15,18
69	2009	Bukopin	14,3
70		International Indonesia	14,71
71		Mega	18,06

72		OCBC NISP	18
73		PAN Indonesia	22,32
74		Permata	12,24
75		UOB Indonesia	23,84
76		Yudha Bakti	12,75

2. Pemenuhan PPAP

NO	Tahun	Nama Bank	PPAP yg telah dibentuk	PPAP yg wajib dibentuk	Pemenuhan PPAP (%)
1	2003	Arta Niaga Kencana	1.168,000	659,000	177,238
2		Artha Graha	126.932,000	119.009,000	106,657
3		Asiatic	436.737,000	436.737,000	100,000
4		Danpac	5.726,000	5.704,000	100,386
5		Global International	24.617,000	24.617,000	100,000
6		Harmoni	2.567,000	2.301,000	111,560
7		IFI	16.242,000	16.242,000	100,000
8		Bukopin	11.235,000	32.438,000	34,635
9		International Indonesia	640.313,000	582.302,000	109,962
10		Mega	7.681,000	7.681,000	100,000
11		OCBC NISP	169.038,000	169.038,000	100,000
12		PAN Indonesia	991.344,000	477.656,000	207,544
13		Permata	1.221.923,000	677.872,000	180,259
14		UOB Indonesia	93.242,000	92.795,000	100,482
15		Yudha Bakti	26.607,000	21.266,000	125,115
16	2004	Arta Niaga Kencana	7.689,000	7.613,000	100,998
17		Artha Graha	132.146,000	131.216,000	100,709
18		Harmoni	2.921,000	2.666,000	109,565
19		IFI	8.104,000	8.104,000	100,000
20		Bukopin	347.119,000	226.189,000	153,464
21		International Indonesia	437.621,000	345.076,000	126,819
22		Mega	121.097,000	121.077,000	100,017
23		OCBC NISP	18.642,000	167.431,000	11,134
24		PAN Indonesia	131.791,000	675.847,000	19,500
25		Permata	1.133.556,000	557.728,000	203,245
26		UOB Indonesia	12.017,000	12.017,000	100,000

27		Yudha Bakti	32.422,000	16.673,000	194,458
28	2005	Arta Niaga Kencana	603,000	603,000	100,000
29		Lippo	539.734,000	210.333,000	256,609
30		Bukopin	244.322,000	244.322,000	100,000
31		International Indonesia	531.254,000	503.433,000	105,526
32		Mega	156.421,000	156.421,000	100,000
33		OCBC NISP	222.977,000	222.991,000	99,994
34		PAN Indonesia	1.330.599,000	888.125,000	149,821
35		Permata	1.045.495,000	713.197,000	146,593
36		UOB Indonesia	206.057,000	195.335,000	105,489
37		Yudha Bakti	24.904,000	21.983,000	113,288
38	2006	Arta Niaga Kencana	76,000	8.181,000	0,929
39		Harmoni	1.956,000	1.316,000	148,632
40		Lippo	538.083,000	365.558,000	147,195
41		Windhu Ketjana	404,000	3.874,000	10,428
42		Bukopin	314.258,000	324.025,000	96,986
43		International Indonesia	745.384,000	681.103,000	109,438
44		Mega	17.426,000	174.161,000	10,006
45		OCBC NISP	251.805,000	251.547,000	100,103
46		PAN Indonesia	1.441.237,000	813.762,000	177,108
47		Permata	105.766,000	802.115,000	13,186
48		UOB Indonesia	26.368,000	23.363,000	112,862
49		Yudha Bakti	19.999,000	14.055,000	142,291
50	2007	Harmoni	164,000	125,000	131,200
51		IFI	2.305,000	34.965,000	6,592
52		Lippo	564.353,000	447.305,000	126,167
53		Bukopin	438.119,000	473.789,000	92,471
54		International Indonesia	683.356,000	626.132,000	109,139
55		Mega	2.156,000	2.155,000	100,046
56		OCBC NISP	31.714,000	316.949,000	10,006
57		PAN Indonesia	888.007,000	816.257,000	108,790
58		Permata	1.211.803,000	1.028.434,000	117,830
59		UOB Indonesia	220.819,000	214.175,000	103,102
60		Yudha Bakti	15.822,000	13.985,000	113,136
61	2008	Bukopin	451.454,000	513.777,000	87,870
62		International Indonesia	979.267,000	895.575,000	109,345
63		Mega	270.457,000	270.443,000	100,005
64		OCBC NISP	493.879,000	493.148,000	100,148
65		PAN Indonesia	1.413.392,000	1.151.452,000	122,749

66		Permata	1.464.618,000	1.023.509,000	143,098
67		UOB Indonesia	260.291,000	230.793,000	112,781
68		Yudha Bakti	13.397,000	13.395,000	100,015
69	2009	Bukopin	43.938,000	32.709,000	134,330
70		International Indonesia	1.154.743,000	1.009.530,000	114,384
71		Mega	27.723,000	27.723,000	100,000
72		OCBC NISP	670.567,000	669.544,000	100,153
73		PAN Indonesia	1.381.418,000	783.832,000	176,239
74		Permata	1.738.818,000	1.269.396,000	136,980
75		UOB Indonesia	272.449,000	266.145,000	102,369
76		Yudha Bakti	13.598,000	13.598,000	100,000

3. NPM

No.	Tahun	Nama Bank	Laba Bersih	Pendapatan Operasi	NPM (%)
1	2003	Arta Niaga Kencana	6.746,000	119.466,000	5,647
2		Artha Graha	29.129,000	1.038.966,000	2,804
3		Asiatic	2.204,000	251.384,000	0,877
4		Danpac	986,000	172.849,000	0,570
5		Global International	8.933,000	300.022,000	2,977
6		Harmoni	2.686,000	9.711,000	27,659
7		IFI	10.708,000	176.888,000	6,054
8		Bukopin	251.655,000	2.009.998,000	12,520
9		International Indonesia	30.723,000	3.940.937,000	0,780
10		Mega	266.013,000	1.656.086,000	16,063
11		OCBC NISP	169.611,000	1.667.843,000	10,169
12		PAN Indonesia	434.989,000	2.616.077,000	16,628
13		Permata	558.452,000	3.459.537,000	16,142
14		UOB Indonesia	221.853,000	1.665.998,000	13,317
15		Yudha Bakti	3.289,000	246.141,000	1,336
16	2004	Arta Niaga Kencana	10.639,000	99.608,000	10,681
17		Artha Graha	4.100.201,000	859.824,000	0,021
18		Harmoni	3.637,000	17.763,000	20,475
19		IFI	13.181,000	138.237,000	9,535

20		Bukopin	308.529,000	1.867.699,000	16,519
21		International Indonesia	809.176,000	3.978.982,000	20,336
22		Mega	451.542,000	1.744.453,000	25,884
23		OCBC NISP	288.098,000	1.627.637,000	17,700
24		PAN Indonesia	780.382,000	2.608.311,000	29,919
25		Permata	622.716,000	3.235.649,000	19,245
26		UOB Indonesia	420.615,000	1.589.565,000	26,461
27		Yudha Bakti	55.285,000	213.071,000	25,947
28	2005	Arta Niaga Kencana	11.765,000	125.022,000	9,410
29		Lippo	367.808,000	2.556.518,000	14,387
30		Bukopin	37.718,000	2.178.654,000	1,731
31		International Indonesia	730.081,000	4.670.579,000	15,631
32		Mega	184.155,000	2.364.515,000	7,788
33		OCBC NISP	201.495,000	2.167.535,000	9,296
34		PAN Indonesia	501.595,000	3.129.780,000	16,027
35		Permata	179.894,000	3.756.855,000	4,788
36		UOB Indonesia	310.726,000	1.802.870,000	17,235
37		Yudha Bakti	36.445,000	193.506,000	18,834
38	2006	Arta Niaga Kencana	1.228,000	16.258,000	7,553
39		Harmoni	2.147,000	26.045,000	8,243
40		Lippo	386.749,000	3.647.830,000	10,602
41		Windhu Ketjana	24.808,000	75.833,000	32,714
42		Bukopin	4.621,000	3.233.746,000	0,143
43		International Indonesia	66.365,000	6.091.851,000	1,089
44		Mega	16.367,000	3.153.955,000	0,519
45		OCBC NISP	235.818,000	2.750.899,000	8,572
46		PAN Indonesia	650.933,000	4.299.890,000	15,138
47		Permata	314.484,000	5.098.893,000	6,168
48	2007	UOB Indonesia	407.522,000	2.319.709,000	17,568
49		Yudha Bakti	1.519,000	244.013,000	0,623
50		Harmoni	-1.325,000	19.309,000	-6,862
51		IFI	-5.889,000	49.709,000	-11,847
52		Lippo	643.043,000	4.091.009,000	15,718
53		Bukopin	545.348,000	3.460.749,000	15,758
54		International Indonesia	403.059,000	5.326.497,000	7,567
55		Mega	528.039,000	3.588.976,000	14,713
56		OCBC NISP	250.084,000	2.958.899,000	8,452
57		PAN Indonesia	852.255,000	4.664.718,000	18,270
58		Permata	499.025,000	5.089.252,000	9,805

59		UOB Indonesia	424.669,000	2.001.581,000	21,217
60		Yudha Bakti	24.898,000	253.379,000	9,826
61	2008	Bukopin	567.866,000	3.617.720,000	15,697
62		International Indonesia	495.255,000	5.983.399,000	8,277
63		Mega	528.509,000	4.008.407,000	13,185
64		OCBC NISP	316.922,000	3.256.600,000	9,732
65		PAN Indonesia	771.187,000	6.136.071,000	12,568
66		Permata	452.409,000	5.471.684,000	8,268
67		UOB Indonesia	302.181,000	2.285.085,000	13,224
68		Yudha Bakti	1.835,000	250.375,000	0,733
69	2009	Bukopin	521.164,000	3.968.419,000	13,133
70		International Indonesia	-40.969,000	6.465.716,000	-0,634
71		Mega	548.476,000	4.439.292,000	12,355
72		OCBC NISP	435.865,000	3.864.492,000	11,279
73		PAN Indonesia	915.494,000	7.808.580,000	11,724
74		Permata	530.315,000	6.807.755,000	7,790
75		UOB Indonesia	448.778,000	2.853.013,000	15,730
76		Yudha Bakti	20.358,000	289.465,000	7,033

4. ROA

No.	Tahun	Nama Bank	Laba sbllm Pajak	Total Asset	ROA (%)
1	2003	Arta Niaga Kencana	9.612,000	1.053.981,000	0,912
2		Artha Graha	39.163,000	8.286.543,000	0,473
3		Asiatic	31.461,000	2.291.225,000	1,373
4		Danpac	15.515,000	1.158.351,000	1,339
5		Global International	10.526,000	2.284.292,000	0,461
6		Harmoni	2.686,000	130.467,000	2,059
7		IFI	10.708,000	1.124.513,000	0,952
8		Bukopin	251.655,000	17.421.163,000	1,445
9		International Indonesia	288.424,000	34.619.481,000	0,833
10		Mega	380.206,000	13.859.900,000	2,743

11		OCBC NISP	223.922,000	15.419.349,000	1,452
12		PAN Indonesia	50.027,000	19.007.096,000	0,263
13		Permata	558.452,000	28.997.370,000	1,926
14		UOB Indonesia	319.283,000	14.335.124,000	2,227
15		Yudha Bakti	3.289,000	1.668.723,000	0,197
16	2004	Arta Niaga Kencana	15.174,000	1.103.951,000	1,375
17		Artha Graha	47.574,000	865.145.215,000	0,005
18		Harmoni	3.637,000	17.229,000	21,110
19		IFI	13.181,000	862.543,000	1,528
20		Bukopin	308.529,000	18.483.240,000	1,669
21		International Indonesia	809.176,000	35.787.469,000	2,261
22		Mega	451.542,000	18.805.917,000	2,401
23		OCBC NISP	376.446,000	17.792.215,000	2,116
24		PAN Indonesia	92.557,000	22.821.231,000	0,406
25		Permata	69.035.699,000	3.159.790.816,000	2,185
26		UOB Indonesia	420.615,000	16.463.133,000	2,555
27		Yudha Bakti	55.285,000	1.332.046,000	4,150
28	2005	Arta Niaga Kencana	16.782,000	1.204.335,000	1,393
29		Lippo	539.408,000	29.104.507,000	1,853
30		Bukopin	37.718,000	24.787.325,000	0,152
31		International Indonesia	730.081,000	47.310.924,000	1,543
32		Mega	266.343,000	25.109.845,000	1,061
33		OCBC NISP	28.899,000	19.998.905,000	0,145
34		PAN Indonesia	65.912,000	35.917.198,000	0,184
35		Permata	38.997,000	34.408.994,000	0,113
36		UOB Indonesia	456.351,000	15.970.631,000	2,857
37		Yudha Bakti	36.445,000	1.521.561,000	2,395
38	2006	Arta Niaga Kencana	17.518,000	1.310.745,000	1,336
39		Harmoni	2.763,000	161.603,000	1,710
40		Lippo	571.017,000	33.295.438,000	1,715
41		Windhu Ketjana	24.808,000	615.847,000	4,028
42		Bukopin	4.621,000	31.693.545,000	0,015
43		International Indonesia	670.688,000	48.313.060,000	1,388
44		Mega	235.787,000	30.980.586,000	0,761
45		OCBC NISP	332.176,000	24.208.314,000	1,372
46		PAN Indonesia	920.099,000	39.090.919,000	2,354
47		Permata	466.961,000	37.814.411,000	1,235
48		UOB Indonesia	586.372,000	16.834.719,000	3,483
49		Yudha Bakti	1.519,000	1.882.765,000	0,081

50	2007	Harmoni	-803,000	125.972,000	-0,637
51		IFI	-5.889,000	609.066,000	-0,967
52		Lippo	917.874,000	38.441.501,000	2,388
53		Bukopin	545.348,000	34.566.825,000	1,578
54		International Indonesia	598.983,000	50.820.954,000	1,179
55		Mega	748.717,000	34.899.431,000	2,145
56		OCBC NISP	351.893,000	28.969.069,000	1,215
57		PAN Indonesia	1.277.141,000	51.156.071,000	2,497
58		Permata	721.673,000	1.031.049,000	1,428
59		UOB Indonesia	606.643,000	18.270.425,000	3,320
60		Yudha Bakti	24.898,000	1.928.884,000	1,291
61	2008	Bukopin	567.866,000	32.797.660,000	1,731
62		International Indonesia	667.954,000	53.893.523,000	1,239
63		Mega	693.049,000	34.873.650,000	1,987
64		OCBC NISP	454.228,000	34.245.838,000	1,326
65		PAN Indonesia	1.058.732,000	63.231.511,000	1,674
66		Permata	768.956,000	53.992.357,000	1,424
67		UOB Indonesia	431.681,000	21.204.929,000	2,036
68		Yudha Bakti	1.835,000	1.998.317,000	0,092
69	2009	Bukopin	521.164,000	36.175.518,000	1,441
70		International Indonesia	50.077,000	58.701.483,000	0,085
71		Mega	683.076,000	39.663.012,000	1,722
72		OCBC NISP	612.155,000	37.052.596,000	1,652
73		PAN Indonesia	1.229.881,000	76.084.862,000	1,616
74		Permata	830.591,000	55.925.613,000	1,485
75		UOB Indonesia	622.778,000	21.950.464,000	2,837
76		Yudha Bakti	20.358,000	2.227.752,000	0,914

5. BOPO

No.	Tahun	Nama Bank	Biaya Operasional	Pendapatan Operasional	BOPO (%)
1	2003	Arta Niaga Kencana	110.749,000	119.466,000	92,703
2		Artha Graha	1.000.508,000	1.038.966,000	96,298
3		Asiatic	22.031,000	251.384,000	8,764
4		Danpac	156.517,000	172.849,000	90,551
5		Global International	293.562,000	300.022,000	97,847

6		Harmoni	3.148,000	41.292,000	7,624
7		IFI	165.301,000	176.888,000	93,450
8		Bukopin	1.768.759,000	2.009.998,000	87,998
9		International Indonesia	3.736.921,000	3.940.937,000	94,823
10		Mega	1.266.689,000	1.656.086,000	76,487
11		OCBC NISP	1.444.735,000	1.667.843,000	86,623
12		PAN Indonesia	2.132.588,000	2.616.077,000	81,519
13		Permata	3.007.085,000	3.459.537,000	86,922
14		UOB Indonesia	1.338.578,000	1.665.998,000	80,347
15		Yudha Bakti	213.388,000	246.141,000	86,693
16	2004	Arta Niaga Kencana	87.462,000	99.608,000	87,806
17		Artha Graha	858.031,000	859.824,000	99,791
18		Harmoni	1.577,000	17.763,000	8,878
19		IFI	13.026,000	138.237,000	9,423
20		Bukopin	1.633.240,000	1.867.699,000	87,447
21		International Indonesia	3.168.064,000	3.978.982,000	79,620
22		Mega	1.297.590,000	1.744.453,000	74,384
23		OCBC NISP	1.255.128,000	1.627.637,000	77,114
24		PAN Indonesia	1.657.786,000	2.608.311,000	63,558
25		Permata	2.687.236,000	3.235.649,000	83,051
26		UOB Indonesia	1.191.343,000	1.589.565,000	74,948
27	2005	Yudha Bakti	159.566,000	213.071,000	74,889
28		Arta Niaga Kencana	109.795,000	125.022,000	87,821
29		Lippo	2.049.618,000	2.556.518,000	80,172
30		Bukopin	1.824.938,000	2.178.654,000	83,764
31		International Indonesia	3.932.076,000	4.670.579,000	84,188
32		Mega	2.105.865,000	2.364.515,000	89,061
33		OCBC NISP	1.876.654,000	2.167.535,000	86,580
34		PAN Indonesia	2.450.384,000	3.129.780,000	78,293
35		Permata	3.357.874,000	3.756.855,000	89,380
36		UOB Indonesia	1.370.549,000	1.802.870,000	76,020
37		Yudha Bakti	158.505,000	193.506,000	81,912
38	2006	Arta Niaga Kencana	148.387,000	164.645,000	90,125
39		Harmoni	2.272,000	26.045,000	8,723
40		Lippo	2.755.824,000	3.647.830,000	75,547
41		Windhu Ketjana	73.876,000	75.833,000	97,419
42		Bukopin	2.812.111,000	3.233.746,000	86,961
43		International Indonesia	5.490.787,000	6.091.851,000	90,133
44		Mega	2.912.453,000	3.153.955,000	92,343

45		OCBC NISP	2.420.606,000	2.750.899,000	87,993
46		PAN Indonesia	3.394.123,000	4.299.890,000	78,935
47		Permata	4.588.947,000	5.098.893,000	89,999
48		UOB Indonesia	1.737.861,000	2.319.709,000	74,917
49		Yudha Bakti	229.769,000	244.013,000	94,163
50	2007	Harmoni	2.942,000	43.607,000	6,747
51		IFI	1.640,000	15.758,000	10,407
52		Lippo	3.109.225,000	4.091.009,000	76,001
53		Bukopin	2.954.674,000	3.460.749,000	85,377
54		International Indonesia	4.861.763,000	5.326.497,000	91,275
55		Mega	2.840.164,000	3.588.976,000	79,136
56		OCBC NISP	2.609.552,000	2.958.899,000	88,193
57		PAN Indonesia	3.447.747,000	4.664.718,000	73,911
58		Permata	4.317.313,000	5.089.252,000	84,832
59		UOB Indonesia	1.397.866,000	2.001.581,000	69,838
60		Yudha Bakti	230.663,000	253.379,000	91,035
61	2008	Bukopin	3.091.578,000	3.617.720,000	85,457
62		International Indonesia	5.782.104,000	5.983.399,000	96,636
63		Mega	3.316.739,000	4.008.407,000	82,745
64		OCBC NISP	2.804.508,000	3.256.600,000	86,118
65		PAN Indonesia	5.165.558,000	6.136.071,000	84,183
66		Permata	4.866.199,000	5.471.684,000	88,934
67		UOB Indonesia	1.857.406,000	2.285.085,000	81,284
68		Yudha Bakti	232.105,000	250.375,000	92,703
69	2009	Bukopin	3.502.868,000	3.968.419,000	88,269
70		International Indonesia	6.654.724,000	64.657.160,000	10,292
71		Mega	3.680.031,000	4.439.292,000	82,897
72		OCBC NISP	3.255.498,000	3.864.492,000	84,241
73		PAN Indonesia	6.594.487,000	7.808.580,000	84,452
74		Permata	6.000.540,000	6.807.755,000	88,143
75		UOB Indonesia	2.245.182,000	2.853.013,000	78,695
76		Yudha Bakti	270.205,000	289.465,000	93,346

6. LDR

No	Tahun	Nama Bank	Total Kredit	Total DPK	LDR (%)
1	2003	Arta Niaga Kencana	580.681,000	933.514,000	62,204
2		Artha Graha	10.998.683,000	28.052.876,000	39,207
3		Asiatic	1.032.105,000	2.057.911,000	50,153
4		Danpac	368.561,000	973.728,000	37,851
5		Global International	450.241,000	1.201.271,000	37,480
6		Harmoni	79.337,000	108.039,000	73,434
7		IFI	319.578,000	915.853,000	34,894
8		Bukopin	13.214.290,000	14.658.826,000	90,146
9		International Indonesia	10.011.088,000	29.413.015,000	34,036
10		Mega	6.375.241,000	12.640.963,000	50,433
11		OCBC NISP	9.523.026,000	12.554.338,000	75,854
12		PAN Indonesia	8.293.719,000	11.889.687,000	69,756
13		Permata	9.685.791,000	23.964.201,000	40,418
14		UOB Indonesia	5.336.336,000	12.407.156,000	43,010
15		Yudha Bakti	894.496,000	1.503.883,000	59,479
16	2004	Arta Niaga Kencana	681.057,000	960.714,000	70,891
17		Artha Graha	5.645.757,000	7.010.395,000	80,534
18		Harmoni	11.661,000	146.791,000	7,944
19		IFI	293.837,000	438.556,000	67,001
20		Bukopin	12.974.158,000	15.249.132,000	85,081
21		International Indonesia	12.864.964,000	29.721.613,000	43,285
22		Mega	7.557.049,000	16.220.694,000	46,589
23		OCBC NISP	10.056.013,000	13.151.853,000	76,461
24		PAN Indonesia	11.043.913,000	15.715.466,000	70,274
25		Permata	14.856.126,000	26.011.703,000	57,113
26		UOB Indonesia	7.857.077,000	13.837.151,000	56,782
27		Yudha Bakti	707.963,000	1.141.181,000	62,038
28	2005	Arta Niaga Kencana	779.808,000	1.056.377,000	73,819
29		Lippo	8.124.864,000	25.594.840,000	31,744
30		Bukopin	13.806.488,000	20.822.092,000	66,307
31		International Indonesia	20.317.561,000	38.524.590,000	52,739
32		Mega	11.263.126,000	23.397.953,000	48,137
33		OCBC NISP	12.436.827,000	16.114.935,000	77,176

34		PAN Indonesia	15.098.848,000	28.824.301,000	52,382
35		Permata	22.218.193,000	28.971.599,000	76,690
36		UOB Indonesia	10.308.688,000	13.259.613,000	77,745
37		Yudha Bakti	761.535,000	1.329.994,000	57,259
38	2006	Arta Niaga Kencana	737.877,000	1.148.915,000	64,224
39		Harmoni	97.685,000	130.254,000	74,996
40		Lippo	11.977.349,000	19.081.290,000	62,770
41		Windhu Ketjana	345.636,000	537.676,000	64,283
42		Bukopin	14.661.116,000	25.821.874,000	56,778
43		International Indonesia	21.190.216,000	38.857.820,000	54,533
44		Mega	5.656.648,000	6.774.099,000	83,504
45		OCBC NISP	15.631.320,000	19.627.127,000	79,641
46		PAN Indonesia	19.116.027,000	27.833.578,000	68,680
47		Permata	23.825.126,000	30.873.088,000	77,171
48		UOB Indonesia	10.349.812,000	12.928.250,000	80,056
49		Yudha Bakti	826.957,000	1.687.113,000	49,016
50	2007	Harmoni	77.176,000	96.773,000	79,750
51		IFI	21.638,000	295.537,000	7,322
52		Lippo	18.142.196,000	30.998.821,000	58,525
53		Bukopin	19.124.573,000	30.166.024,000	63,398
54		International Indonesia	28.188.655,000	39.293.909,000	71,738
55		Mega	14.034.360,000	30.605.953,000	45,855
56		OCBC NISP	19.111.286,000	22.417.770,000	85,251
57		PAN Indonesia	28.976.857,000	33.647.078,000	86,120
58		Permata	26.483.898,000	31.097.043,000	85,165
59		UOB Indonesia	12.656.953,000	14.034.148,000	90,187
60		Yudha Bakti	890.611,000	1.723.798,000	51,666
61	2008	Bukopin	22.847.291,000	28.769.102,000	79,416
62		International Indonesia	34.757.252,000	44.317.243,000	78,428
63		Mega	19.512.495,000	29.675.015,000	65,754
64		OCBC NISP	20.801.439,000	27.239.749,000	76,364
65		PAN Indonesia	36.530.737,000	47.618.342,000	76,716
66		Permata	34.880.264,000	43.082.783,000	80,961
67		UOB Indonesia	14.887.945,000	16.655.936,000	89,385
68		Yudha Bakti	1.201.863,000	1.801.624,000	66,710
69	2009	Bukopin	23.289.592,000	31.999.746,000	72,781
70		International Indonesia	37.114.118,000	48.686.923,000	76,230
71		Mega	18.722.968,000	34.283.188,000	54,613
72		OCBC NISP	21.874.658,000	30.638.451,000	71,396

73		PAN Indonesia	41.280.034,000	58.676.602,000	70,352
74		Permata	41.243.481,000	46.105.528,000	89,455
75		UOB Indonesia	15.803.419,000	18.230.372,000	86,687
76		Yudha Bakti	1.155.814,000	1.971.988,000	58,612

7. Status Bank

NO	Tahun	Nama Bank	Status Bank
1	2003	Arta Niaga Kencana	0
2		Artha Graha	0
3		Asiatic	0
4		Danpac	0
5		Global International	0
6		Harmoni	0
7		IFI	0
8		Bukopin	1
9		International Indonesia	1
10		Mega	1
11		OCBC NISP	1
12		PAN Indonesia	1
13		Permata	1
14		UOB Indonesia	1
15		Yudha Bakti	1
16	2004	Arta Niaga Kencana	0
17		Artha Graha	0
18		Harmoni	0
19		IFI	0
20		Bukopin	1
21		International Indonesia	1
22		Mega	1
23		OCBC NISP	1
24		PAN Indonesia	1
25		Permata	1
26		UOB Indonesia	1
27		Yudha Bakti	1

28	2005	Arta Niaga Kencana	0
29		Lippo	0
30		Bukopin	1
31		International Indonesia	1
32		Mega	1
33		OCBC NISP	1
34		PAN Indonesia	1
35		Permata	1
36		UOB Indonesia	1
37		Yudha Bakti	1
38	2006	Arta Niaga Kencana	0
39		Harmoni	0
40		Lippo	0
41		Windhu Ketjana	0
42		Bukopin	1
43		International Indonesia	1
44		Mega	1
45		OCBC NISP	1
46		PAN Indonesia	1
47		Permata	1
48		UOB Indonesia	1
49		Yudha Bakti	1
50	2007	Harmoni	0
51		IFI	0
52		Lippo	0
53		Bukopin	1
54		International Indonesia	1
55		Mega	1
56		OCBC NISP	1
57		PAN Indonesia	1
58		Permata	1
59		UOB Indonesia	1
60		Yudha Bakti	1
61	2008	Bukopin	1
62		International Indonesia	1
63		Mega	1
64		OCBC NISP	1
65		PAN Indonesia	1
66		Permata	1

67		UOB Indonesia	1
68		Yudha Bakti	1
69	2009	Bukopin	1
70		International Indonesia	1
71		Mega	1
72		OCBC NISP	1
73		PAN Indonesia	1
74		Permata	1
75		UOB Indonesia	1
76		Yudha Bakti	1

HASIL UJI DESKRIPTIF

Descriptives

Descriptive Statistics

	N	Minimum	Maximum	Mean	Std. Deviation
CAR	76	-9,19	42,51	18,3345	7,59122
PPAP	76	,93	256,61	108,9365	47,15060
NPM	76	-11,85	32,71	11,0560	8,35815
ROA	76	-,97	21,11	1,7143	2,45932
BOPO	76	6,75	99,79	77,0941	24,53807
LDR	76	7,32	90,19	64,0899	17,97708
Valid N (listwise)	76				

HASIL UJI MULTIKOLINIERITAS

Regression

Variables Entered/Removed^a

Model	Variables Entered	Variables Removed	Method
1	LDR, CAR, PPAP, BOPO, NPM, ROA ^a	.	Enter

a. All requested variables entered.

b. Dependent Variable: Kebangkrutan_Bank

Model Summary

Model	R	R Square	Adjusted R Square	Std. Error of the Estimate
1	,514 ^a	,264	,200	,39651

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

ANOVA^b

Model		Sum of Squares	df	Mean Square	F	Sig.
1	Regression	3,889	6	,648	4,122	,001 ^a
	Residual	10,848	69	,157		
	Total	14,737	75			

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

b. Dependent Variable: Kebangkrutan_Bank

Coefficients^a

Model		Unstandardized Coefficients		Standardized Coefficients	t	Sig.	Collinearity Statistics	
		B	Std. Error	Beta			Tolerance	VIF
1	(Constant)	-,210	,279		-,751	,455		
	CAR	-,004	,006	-,076	-,686	,495	,876	1,142
	PPAP	,000	,001	,040	,384	,702	,974	1,027
	NPM	,010	,007	,197	1,563	,123	,675	1,482
	ROA	-,008	,023	-,047	-,366	,715	,653	1,531
	BOPO	,006	,002	,345	3,127	,003	,878	1,139
	LDR	,006	,003	,257	2,277	,026	,838	1,194

a. Dependent Variable: Kebangkrutan_Bank

HASIL UJI REGRESI LOGISTIK

Logistic Regression

Case Processing Summary

Unweighted Cases ^a		N	Percent
Selected Cases	Included in Analysis	76	100,0
	Missing Cases	0	,0
	Total	76	100,0
Unselected Cases		0	,0
Total		76	100,0

a. If weight is in effect, see classification table for the total number of cases.

Dependent Variable Encoding

Original Value	Internal Value
Bangkrut	0
Tidak bangkrut	1

Block 0: Beginning Block

Classification Table^{a,b}

			Predicted		
			Kebangkrutan_Bank		Percentage Correct
			Bangkrut	Tidak bangkrut	
Observed	Step 0	Kebangkrutan_Bank			
		Bangkrut	0	20	,0
		Tidak bangkrut	0	56	100,0
Overall Percentage					73,7

a. Constant is included in the model.

b. The cut value is ,500

Variables in the Equation

	B	S.E.	Wald	df	Sig.	Exp(B)
Step 0 Constant	1,030	,260	15,623	1	,000	2,800

Variables not in the Equation

			Score	df	Sig.
Step 0	Variables	CAR	,179	1	,672
		PPAP	,060	1	,807
		NPM	3,163	1	,075
		ROA	1,164	1	,281
		BOPO	11,388	1	,001
		LDR	8,748	1	,003
		Overall Statistics	20,055	6	,003

Block 1: Method = Enter

Omnibus Tests of Model Coefficients

		Chi-square	df	Sig.
Step 1	Step	21,547	6	,001
	Block	21,547	6	,001
	Model	21,547	6	,001

Model Summary

Step	-2 Log likelihood	Cox & Snell R Square	Nagelkerke R Square
1	66,056 ^a	,247	,361

a. Estimation terminated at iteration number 6 because parameter estimates changed by less than ,001.

Hosmer and Lemeshow Test

Step	Chi-square	df	Sig.
1	8,606	8	,377

Contingency Table for Hosmer and Lemeshow Test

		Kebangkrutan_Bank = Bangkrut		Kebangkrutan_Bank = Tidak bangkrut		Total
		Observed	Expected	Observed	Expected	
Step 1	1	7	6,667	1	1,333	8
	2	5	3,927	3	4,073	8
	3	2	2,565	6	5,435	8
	4	1	1,828	7	6,172	8
	5	0	1,414	8	6,586	8
	6	2	1,176	6	6,824	8
	7	1	,944	7	7,056	8
	8	0	,749	8	7,251	8
	9	1	,540	7	7,460	8
	10	1	,190	3	3,810	4

Classification Table^a

Observed			Predicted		
			Kebangkrutan Bank		Percentage Correct
			Bangkrut	Tidak bangkrut	
Step 1	Kebangkrutan_Bank	Bangkrut	9	11	45,0
		Tidak bangkrut	3	53	94,6
Overall Percentage					81,6

a. The cut value is ,500

Variables in the Equation

		B	S.E.	Wald	df	Sig.	Exp(B)
Step 1 ^a	CAR	-,037	,045	,675	1	,411	,964
	PPAP	,005	,007	,466	1	,495	1,005
	NPM	,096	,061	2,463	1	,117	1,101
	ROA	-,454	,517	,771	1	,380	,635
	BOPO	,039	,014	7,713	1	,005	1,040
	LDR	,050	,022	5,393	1	,020	1,052
	Constant	-5,317	2,395	4,928	1	,026	,005

a. Variable(s) entered on step 1: CAR, PPAP, NPM, ROA, BOPO, LDR.