

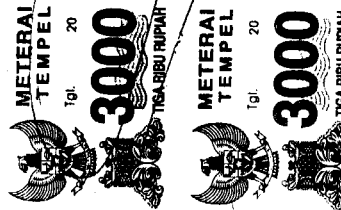
PERNYATAAN KEASLIAN SKRIPSI

Saya yang bertanda tangan di bawah ini :

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NIRM : 97.6.111.02016.50031
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Jurusan : Manajemen

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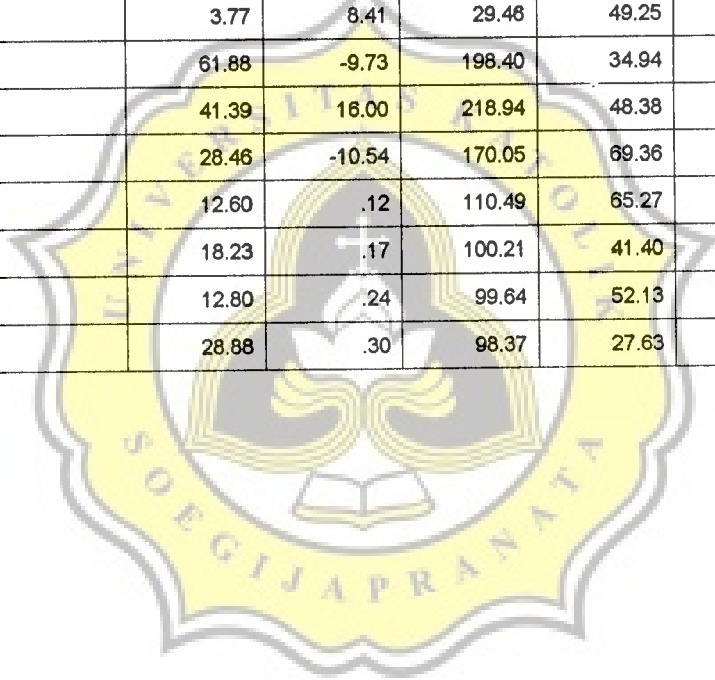
Semarang, 1 September 2003



(Candra Suyanto)

No.	Nama Bank	NPL (%)	ROA (%)	Efisien (%)	LDR (%)	Keterangan	Kelompok
1	BPD Jateng	2.81	4.37	73.55	44.64	Tidak Bangkrut	A
2	Bank Halim	2.70	2.65	82.14	62.09	Tidak Bangkrut	A
3	Bank Metro Express	0.16	7.06	58.75	37.84	Tidak Bangkrut	A
4	Bank Buana Indonesia	2.80	3.07	80.97	24.62	Tidak Bangkrut	A
5	Bank Bumi Arta	1.26	3.01	82.54	23.85	Tidak Bangkrut	A
6	Bank Nusantara Parahyangan	0.43	1.83	90.38	16.77	Tidak Bangkrut	A
7	Bank Maspion	4.26	0.88	94.60	59.42	Bangkrut	B
8	Bank Bumi Putra	2.81	1.00	93.82	77.73	Bangkrut	B
9	BCA	3.15	3.36	78.40	16.06	Bangkrut	B
10	Bank Arta Niaga Kencana	3.55	1.43	88.98	48.52	Bangkrut	B
11	Bank Ekonomi Raharja	4.21	1.65	88.24	30.39	Bangkrut	B
12	Bank NISP	4.09	1.53	88.45	77.52	Bangkrut	B
13	Bank Hanvit	3.77	8.41	29.46	49.25	Bangkrut	B
14	BII	61.88	-9.73	198.40	34.94	Bangkrut	C
15	Bank Prima Express	41.39	16.00	218.94	48.38	Bangkrut	C
16	Bank Universal	28.46	-10.54	170.05	69.36	Bangkrut	C
17	Bank Ganesha	12.60	0.12	110.49	65.27	Bangkrut	C
18	Bank Panin	18.23	0.17	100.21	41.40	Bangkrut	C
19	Bank Arta Graha	12.80	0.24	99.64	52.13	Bangkrut	C
20	Bank Kawasan	28.88	0.30	98.37	27.63	Bangkrut	C

	bank	npl	roa	eff	ldr	ket	kel
1	BPD Jateng	2.81	4.37	73.55	44.64	Tidak Bangkrut	A
2	Bank Halim	2.70	2.65	82.14	62.09	Tidak Bangkrut	A
3	Bank Metro Express	.16	7.06	58.75	37.84	Tidak Bangkrut	A
4	Bank Buana Indonesia	2.80	3.07	80.97	24.62	Tidak Bangkrut	A
5	Bank Bumi Arta	1.26	3.01	82.54	23.85	Tidak Bangkrut	A
6	Bank Nusantara Parahyangan	.43	1.83	90.38	16.77	Tidak Bangkrut	A
7	Bank Masplon	4.26	.88	94.60	59.42	Bangkrut	B
8	Bank Bumi Putra	2.81	1.00	93.82	77.73	Bangkrut	B
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16	Bank Universal	28.46	-10.54	170.05	69.36	Bangkrut	C
17	Bank Ganesha	12.60	.12	110.49	65.27	Bangkrut	C
18	Bank Panin	18.23	.17	100.21	41.40	Bangkrut	C
19	Bank Arta Graha	12.80	.24	99.64	52.13	Bangkrut	C
20	Bank Kawasan	28.88	.30	98.37	27.63	Bangkrut	C



- - - - - O N E W A Y - - - - -

Variable NPL NPL (%)
By Variable KEL Kelompok

Analysis of Variance

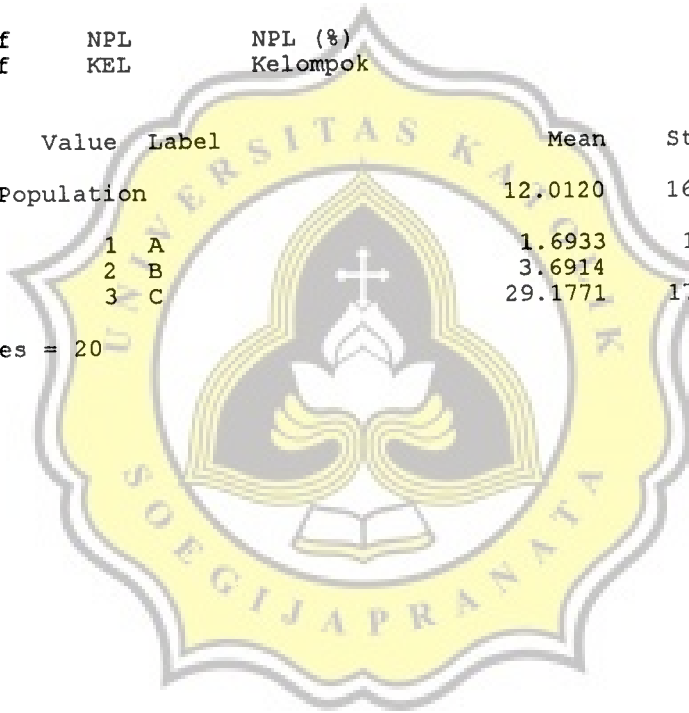
Source	D.F.	Sum of Squares	Mean Squares	F ^y Ratio	F Prob.
Between Groups	2	3185.9676	1592.9838	14.3167	.0002
Within Groups	17	1891.5530	111.2678		
Total	19	5077.5205			

p < 0,05

- - Description of Subpopulations - -

Summaries of NPL NPL (%)
By levels of KEL Kelompok

Variable	Value	Label	Mean	Std Dev	Cases
For Entire Population			12.0120	16.3474	20
KEL	1	A	1.6933	1.2345	6
KEL	2	B	3.6914	.5549	7
KEL	3	C	29.1771	17.7110	7
Total Cases = 20					



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Variable ROA ROA (%)
By Variable KEL Kelompok

Analysis of Variance

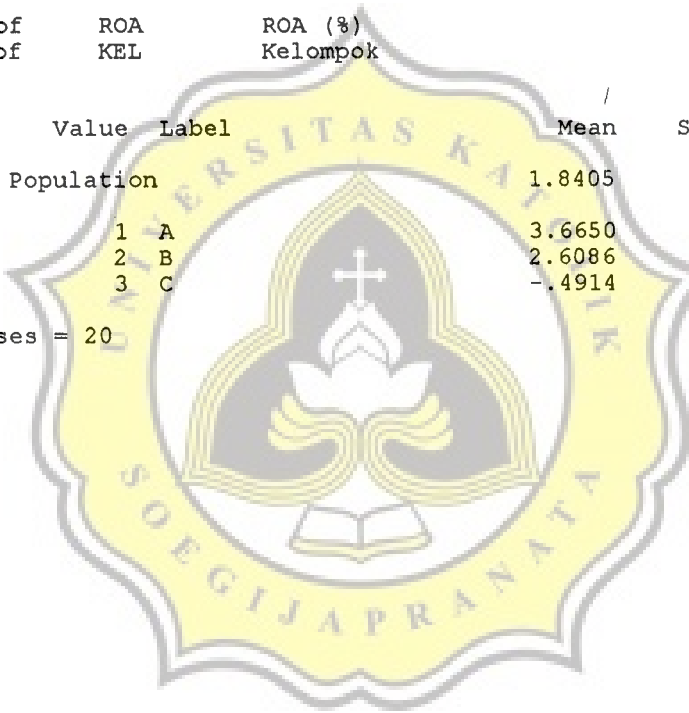
Source	D.F.	Sum of Squares	Mean Squares	F [√] Ratio	F Prob.
Between Groups	2	62.1676	31.0838	1.0148	.3834
Within Groups	17	520.7363	30.6315		
Total	19	582.9039			

- - Description of Subpopulations - -

Summaries of ROA ROA (%)
By levels of KEL Kelompok

Variable	Value	Label	Mean	Std Dev	Cases
For Entire Population			1.8405	5.5389	20
KEL	1	A	3.6650	1.8549	6
KEL	2	B	2.6086	2.6854	7
KEL	3	C	-.4914	8.7585	7

Total Cases = 20



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Variable EFF Efisiensi (%)
By Variable KEL Kelompok

Analysis of Variance

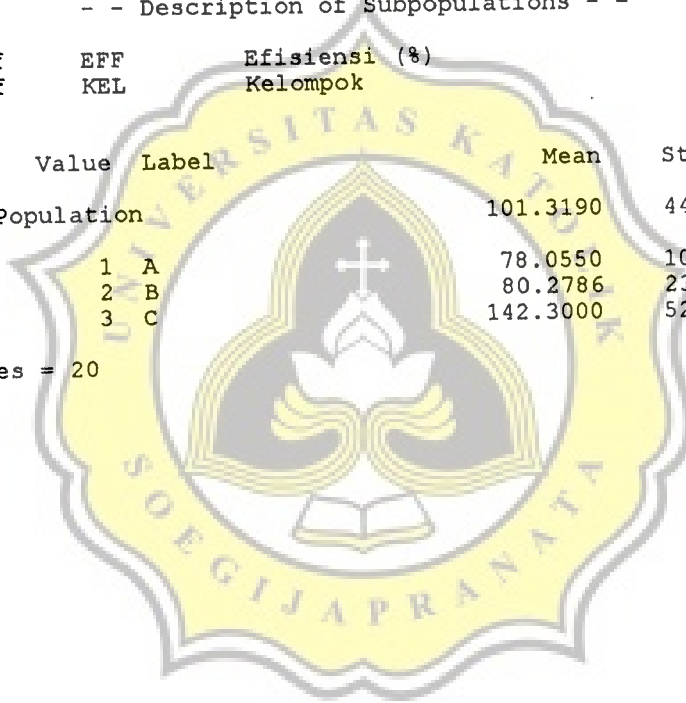
Source	D.F.	Sum of Squares	Mean Squares	F Ratio	F Prob.
Between Groups	2	18102.2761	9051.1381	7.6572	.0043
Within Groups	17	20094.7114	1182.0418		
Total	19	38196.9876			

Result

- - Description of Subpopulations - -

Summaries of EFF Efisiensi (%)
By levels of KEL Kelompok

Variable	Value	Label	Mean	Std Dev	Cases
For Entire Population			101.3190	44.8371	20
KEL	1	A	78.0550	10.8645	6
KEL	2	B	80.2786	23.0232	7
KEL	3	C	142.3000	52.1602	7
Total Cases = 20					



- - - - - O N E W A Y - - - - -

Variable LDR LDR (%)
By Variable KEL Kelompok

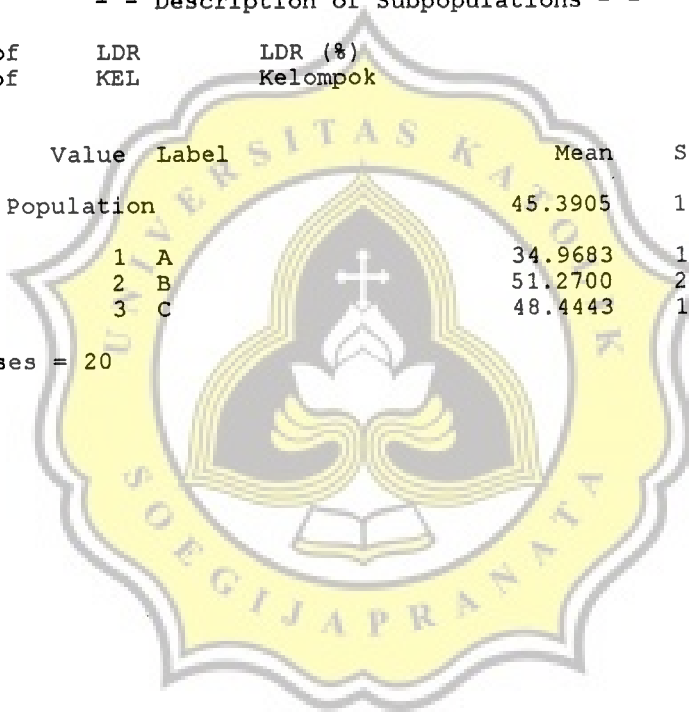
Analysis of Variance

Source	D.F.	Sum of Squares	Mean Squares	F Ratio	F Prob.
Between Groups	2	958.9882	479.4941	1.3719	.2803
Within Groups	17	5941.6177	349.5069		
Total	19	6900.6059			

- - Description of Subpopulations - -

Summaries of LDR LDR (%)
By levels of KEL Kelompok

Variable	Value	Label	Mean	Std Dev	Cases
For Entire Population			45.3905	19.0575	20
KEL	1	A	34.9683	16.7288	6
KEL	2	B	51.2700	22.8873	7
KEL	3	C	48.4443	15.2719	7
Total Cases = 20					



Total number of cases: 20 (Unweighted)
 Number of selected cases: 20
 Number of unselected cases: 0

Number of selected cases: 20
 Number rejected because of missing data: 0
 Number of cases included in the analysis: 20

Dependent Variable Encoding:

Original Value	Internal Value
0	0
1	1

Dependent Variable.. KET Keterangan

Beginning Block Number 0. Initial Log Likelihood Function

-2 Log Likelihood 24.434572

* Constant is included in the model.

Beginning Block Number 1. Method: Enter

Variable(s) Entered on Step Number

1.. ROA ROA (%)

Estimation terminated at iteration number 3 because Log Likelihood decreased by less than .01 percent.

-2 Log Likelihood 23.414
 Goodness of Fit 18.920

	Chi-Square	df	Significance
Model Chi-Square	1.021	1	.3123
Improvement	1.021	1	.3123

Classification Table for KET

Observed		Predicted		Percent Correct
		Bangkrut B	Tidak Bangkrut T	
Bangkrut	B	13	1	92.86%
Tidak Bangkrut	T	6	0	.00%
Overall				65.00%

----- Variables in the Equation -----

Variable	B	S.E.	Wald	df	Sig	R	Exp(B)
ROA	.0973	.1026	.9006	1	.3426	.0000	1.1022
Constant	-1.0758	.5746	3.5051	1	.0612		

Correlation Matrix:

	Constant	ROA
Constant	1.00000	-.49038
ROA	-.49038	1.00000