

LAMPIRAN

Sampiran 1
 Sampel Analisis
 DATA RASIO KEUANGAN BANK REKAP DAN BANK NON REKAP TAHUN 2000-2004

Nama Bank	Tahun	CAR	NPL	ROA	ROE	LDR	CR	QR	NIM	AQR	RDTPT	RMI	PPD	PPP	CATL	CLTA	RETA	BOPO
Bippo	2000	21,08	4,11	1,06	7,02	73,31	5,27	5,36	5,86	12,00	201,84	4,34	13,07	8,45	42,57	0,61	-38,41	91,24
	2001	23,70	9,11	1,08	9,68	20,01	3,41	3,26	5,70	11,37	151,44	4,05	9,41	8,48	46,75	0,53	-35,40	89,33
	2002	23,25	23,58	1,14	-25,14	20,00	2,83	3,67	18,30	16,04	146,09	10,08	9,53	9,34	47,95	0,45	-36,99	87,14
	2003	17,86	8,84	-1,48	-45,79	19,95	2,12	3,45	3,99	17,83	165,51	6,31	10,13	7,06	52,16	3,16	-36,84	101,25
	2004	20,87	6,75	3,33	104,48	22,60	3,42	4,01	4,12	12,03	139,64	7,97	9,18	6,77	48,14	1,58	-32,95	81,62
Niaga	2000	21,34	13,13	0,53	2,14	88,79	12,16	1,52	-1,64	18,99	201,93	5,17	20,29	13,11	16,99	2,57	-47,71	96,00
	2001	16,58	8,28	0,88	20,62	45,04	16,45	1,49	0,81	6,42	206,19	4,32	25,82	19,76	21,99	2,52	-38,33	100,19
	2002	18,70	9,75	0,55	9,56	63,00	11,72	1,63	49,75	4,82	159,65	8,45	27,08	24,27	48,03	3,85	-37,40	38,50
	2003	11,58	3,61	2,03	39,58	72,12	42,72	1,55	4,45	4,38	140,05	8,66	29,36	24,21	39,27	2,87	2,90	89,12
	2004	10,43	3,18	2,91	41,87	85,37	36,86	1,50	5,80	3,45	121,26	9,24	32,41	27,53	16,30	2,84	2,52	79,41
BBI	2000	7,57	6,84	0,69	6,26	84,84	4,33	2,87	1,97	12,27	82,63	45,35	29,77	47,00	28,77	4,03	-28,83	97,79
	2001	-47,41	61,88	-13,43	-31,64	34,94	3,54	2,03	0,46	42,63	150,71	52,25	22,33	23,38	12,20	5,26	-49,64	198,40
	2002	14,14	17,93	0,41	4,45	86,23	2,47	1,97	-0,19	9,63	316,11	9,02	27,82	12,59	15,96	3,53	41,02	73,59
	2003	23,39	6,13	0,87	9,73	34,91	2,70	2,27	3,20	6,46	150,19	10,25	23,49	18,06	17,72	2,71	41,80	202,82
	2004	20,89	4,01	2,35	32,19	43,62	3,07	2,24	5,20	3,13	122,89	12,08	21,29	17,84	15,58	2,33	2,80	79,65
Buana	2000	20,65	0,09	1,01	14,65	92,48	2,57	1,55	4,28	2,69	187,55	5,30	6,27	4,36	93,44	0,83	1,77	87,26
	2001	23,71	2,80	1,72	25,26	24,62	2,38	1,12	5,57	2,80	148,18	4,43	5,97	6,36	91,62	0,95	4,24	80,97
	2002	20,40	2,19	2,86	19,73	24,22	3,42	1,92	7,62	1,21	115,48	10,15	6,91	8,56	90,41	0,67	2,74	117,28
	2003	22,32	0,86	2,31	17,00	43,37	2,26	1,15	5,58	1,28	90,12	13,12	7,30	9,36	88,26	0,41	2,40	80,35
	2004	22,12	1,61	2,66	17,75	58,55	1,71	0,94	6,30	1,26	65,52	15,99	6,66	10,47	88,37	0,67	3,60	75,38
Panin	2000	45,13	8,15	0,21	0,82	92,47	0,34	0,75	3,51	13,37	161,94	13,66	13,53	10,90	66,09	1,77	0,86	99,10
	2001	36,07	18,23	0,32	1,11	41,40	1,24	0,51	5,01	11,26	154,14	8,53	14,76	19,21	93,80	1,29	4,07	100,21
	2002	32,91	6,17	0,66	3,87	77,05	3,55	1,29	5,35	9,79	61,17	29,72	8,21	19,19	26,21	1,48	6,14	95,39
	2003	42,35	0,65	2,92	15,34	71,16	1,31	1,18	6,97	11,35	66,52	40,05	7,74	13,44	29,81	2,97	6,26	81,32
	2004	40,19	7,71	5,63	28,15	72,93	1,30	0,99	6,42	9,39	53,20	34,51	7,01	13,58	48,58	4,86	3,64	55,32
NISP	2000	9,94	1,62	1,30	13,61	86,79	0,15	1,22	3,64	3,15	92,17	6,92	5,29	7,49	38,64	2,24	1,74	90,81
	2001	9,02	4,09	1,00	28,55	58,9	0,18	1,16	12,67	1,66	85,20	5,16	5,54	10,27	34,77	2,25	2,03	38,92
	2002	11,33	6,75	1,52	12,00	75,00	0,96	1,54	80,64	1,75	100,62	8,98	9,42	13,40	39,35	2,56	2,20	100,27
	2003	13,78	0,84	1,71	22,77	77,95	1,57	1,39	3,69	1,50	71,33	11,96	10,32	16,70	35,94	2,71	2,55	173,75
	2004	15,11	1,01	2,50	26,87	77,34	1,02	1,36	4,66	1,57	67,55	13,36	8,91	13,58	39,18	8,01	3,60	76,49

Discriminant

Analysis Case Processing Summary

Weighted Cases		N	Percent
Included		30	100.0
	Missing or out-of-range group codes	0	.0
	At least one missing discriminating variable	0	.0
	Both missing or out-of-range group codes and at least one missing discriminating variable	0	.0
	Total	0	.0
Total		30	100.0

Group Statistics

Kategori bank		Mean	Std. Deviation	Valid N (listwise)	
				Unweighted	Weighted
Bank rekap	CAR	13.5980	17.60453	15	15.000
	NPL	12.4753	14.77286	15	15.000
	ROA	.1947	3.94186	15	15.000
	ROE	12.3340	35.39336	15	15.000
	LDR	52.9820	27.15483	15	15.000
	CR	10.2047	12.80389	15	15.000
	QR	2.3880	1.05491	15	15.000
	NIM	7.1853	12.63057	15	15.000
	AQR	12.0967	9.87977	15	15.000
	RDTP	163.7420	53.42478	15	15.000
	RMI	13.1693	14.72343	15	15.000
	PPD	20.6473	8.48565	15	15.000
	PPP	17.8567	10.68131	15	15.000
	CATL	31.3587	15.25858	15	15.000
	CLTA	2.5893	1.36252	15	15.000
	RETA	-19.4307	30.19975	15	15.000
	BOPO	100.4033	43.42854	15	15.000
Bank non rekap	CAR	24.3353	12.14619	15	15.000
	NPL	4.1847	4.75572	15	15.000
	ROA	1.8887	1.36392	15	15.000
	ROE	16.4987	9.22868	15	15.000
	LDR	64.9487	22.43675	15	15.000
	CR	1.5973	1.06466	15	15.000
	QR	1.2047	.34096	15	15.000
	NIM	10.7940	19.45386	15	15.000
	AQR	4.9353	4.57667	15	15.000
	RDTP	101.3793	42.44847	15	15.000
	RMI	14.7893	11.05812	15	15.000
	PPD	8.5227	3.54121	15	15.000
	PPP	11.7913	4.39163	15	15.000
	CATL	60.2980	27.43786	15	15.000
	CLTA	2.2447	1.97566	15	15.000
	RETA	3.1893	1.55041	15	15.000
	BOPO	90.1880	29.93518	15	15.000
Total	CAR	18.9667	15.83206	30	30.000
	NPL	8.3300	11.57803	30	30.000
	ROA	1.0417	3.02348	30	30.000
	ROE	14.4163	25.50193	30	30.000
	LDR	58.9653	25.21979	30	30.000
	CR	5.9010	9.94237	30	30.000
	QR	1.7963	.97749	30	30.000
	NIM	8.9897	16.21987	30	30.000
	AQR	8.5160	8.39626	30	30.000
	RDTP	132.5607	57.04003	30	30.000
	RMI	13.9793	12.82043	30	30.000
	PPD	14.5850	8.87889	30	30.000
	PPP	14.8240	8.59669	30	30.000
	CATL	45.8283	26.31401	30	30.000
	CLTA	2.4170	1.67668	30	30.000
	RETA	-8.1207	23.95361	30	30.000
	BOPO	95.2957	37.01481	30	30.000

Tests of Equality of Group Means

	Wilks' Lambda	F	df1	df2	Sig.
R	.881	3.780	1	28	.062
L	.867	4.281	1	28	.048
A	.919	2.474	1	28	.127
E	.993	.194	1	28	.663
R	.942	1.731	1	28	.199
	.806	6.732	1	28	.015
	.621	17.089	1	28	.000
M	.987	.363	1	28	.552
R	.812	6.489	1	28	.017
TPT	.691	12.529	1	28	.001
I	.996	.116	1	28	.736
O	.518	26.082	1	28	.000
P	.871	4.137	1	28	.052
TL	.687	12.745	1	28	.001
TA	.989	.309	1	28	.582
TA	.769	8.393	1	28	.007
PO	.980	.563	1	28	.459

Analysis 1

Pairwise Statistics

Variables Entered/Removed^{a,b,c,d}

p	Entered	Wilks' Lambda			
		Statistic	df1	df2	df3
	PPD	.518	1	1	28.000
	QR	.223	2	1	28.000
	LDR	.164	3	1	28.000
	CATL	.133	4	1	28.000
	PPP	.104	5	1	28.000
	RETA	.067	6	1	28.000

Each step, the variable that minimizes the overall Wilks' Lambda is entered.

Variables Entered/Removed^{a,b,c,d}

p	Wilks' Lambda			
	Exact F			
	Statistic	df1	df2	Sig.
	26.082	1	28.000	.000
	47.020	2	27.000	.000
	44.094	3	26.000	.000
	40.892	4	25.000	.000
	41.186	5	24.000	.000
	53.370	6	23.000	.000

Each step, the variable that minimizes the overall Wilks' Lambda is entered.

Maximum number of steps is 34.

Minimum partial F to enter is 3.84.

Maximum partial F to remove is 2.71.

F level, tolerance, or VIN insufficient for further computation.

Variables in the Analysis

	Tolerance	F to Remove	Wilks' Lambda
PPD	1.000	26.082	
PPD	.685	48.165	.621
QR	.685	35.667	.518
PPD	.486	70.891	.612
QR	.649	33.013	.373
LDR	.698	9.307	.223
PPD	.481	47.328	.384
QR	.635	28.474	.284
LDR	.561	14.659	.210
CATL	.761	5.975	.164
PPD	.230	52.972	.335
QR	.580	31.750	.242
LDR	.541	14.763	.169
CATL	.695	8.386	.141
PPP	.371	6.484	.133
PPD	.158	83.834	.311
QR	.553	24.533	.138
LDR	.511	14.467	.109
CATL	.618	11.862	.102
PPP	.290	13.364	.106
RETA	.625	12.826	.104

Variables Not in the Analysis

	Tolerance	Min. Tolerance	F to Enter	Wilks' Lambda
CAR	1.000	1.000	3.780	.881
NPL	1.000	1.000	4.281	.867
ROA	1.000	1.000	2.474	.919
ROE	1.000	1.000	.194	.993
LDR	1.000	1.000	1.731	.942
CR	1.000	1.000	6.732	.806
QR	1.000	1.000	17.089	.621
NIM	1.000	1.000	.363	.987
AQR	1.000	1.000	6.489	.812
RDTPT	1.000	1.000	12.529	.691
RMI	1.000	1.000	.116	.996
PPD	1.000	1.000	26.082	.518
PPP	1.000	1.000	4.137	.871
CATL	1.000	1.000	12.745	.687
CLTA	1.000	1.000	.309	.989
RETA	1.000	1.000	8.393	.769
BOPO	1.000	1.000	.563	.980

Variables Not in the Analysis

Step	Tolerance	Min. Tolerance	F to Enter	Wilks' Lambda
CAR	.989	.989	1.012	.499
NPL	.998	.998	1.663	.488
ROA	.996	.996	.784	.503
ROE	.998	.998	.207	.514
LDR	.737	.737	10.493	.373
CR	.736	.736	.001	.518
QR	.685	.685	35.667	.223
NIM	.999	.999	.275	.513
AQR	.979	.979	5.481	.430
RDTPT	.992	.992	4.811	.439
RMI	.958	.958	.995	.499
PPP	.433	.433	3.788	.454
CATL	.948	.948	3.044	.465
CLTA	.876	.876	.883	.501
RETA	.828	.828	15.146	.332
BOPO	.993	.993	.049	.517
CAR	.989	.680	.385	.220
NPL	.989	.679	1.450	.211
ROA	.995	.685	.464	.219
ROE	.945	.649	.374	.220
LDR	.698	.486	9.307	.164
CR	.717	.587	.379	.220
NIM	.989	.678	.534	.219
AQR	.973	.667	3.336	.198
RDTPT	.992	.681	1.766	.209
RMI	.952	.654	.908	.216
PPP	.408	.306	5.004	.187
CATL	.947	.665	1.576	.210
CLTA	.856	.651	.001	.223
RETA	.828	.596	6.667	.178
BOPO	.980	.673	.090	.222
CAR	.982	.479	.095	.164
NPL	.933	.479	.175	.163
ROA	.969	.479	.026	.164
ROE	.937	.478	.568	.161
CR	.704	.452	.762	.159
NIM	.989	.483	.445	.161
AQR	.972	.478	2.175	.151
RDTPT	.986	.486	1.723	.154
RMI	.952	.471	.618	.160
PPP	.407	.250	4.156	.141
CATL	.761	.481	5.975	.133
CLTA	.809	.484	.352	.162
RETA	.826	.432	5.336	.135
BOPO	.902	.451	1.034	.158

Variables Not in the Analysis

Step	Tolerance	Min. Tolerance	F to Enter	Wilks' Lambda
CAR	.913	.470	.098	.132
NPL	.891	.471	.009	.133
ROA	.933	.472	.078	.132
ROE	.936	.472	.566	.130
CR	.676	.451	1.497	.125
NIM	.986	.478	.495	.130
AQR	.943	.475	.880	.128
RDTPT	.837	.481	4.676	.111
RMI	.817	.456	2.628	.119
PPP	.371	.230	6.484	.104
CLTA	.635	.473	.286	.131
RETA	.800	.421	6.033	.106
BOPO	.798	.434	2.980	.118
CAR	.900	.230	.000	.104
NPL	.891	.228	.004	.104
ROA	.932	.229	.034	.104
ROE	.935	.228	.463	.102
CR	.675	.221	.955	.100
NIM	.985	.230	.314	.103
AQR	.920	.222	1.376	.098
RDTPT	.323	.127	.055	.104
RMI	.492	.201	.000	.104
CLTA	.608	.229	.000	.104
RETA	.625	.158	12.826	.067
BOPO	.795	.214	2.710	.093
CAR	.817	.152	.826	.065
NPL	.711	.139	2.139	.061
ROA	.734	.139	2.625	.060
ROE	.866	.149	1.828	.062
CR	.673	.152	.385	.066
NIM	.961	.156	.797	.065
AQR	.723	.156	.183	.066
RDTPT	.309	.089	.177	.066
RMI	.491	.146	.020	.067
CLTA	.602	.158	.078	.067
BOPO	.795	.149	1.805	.062

Wilks' Lambda

Step	Number of Variables	Lambda	df1	df2	df3
	1	.518	1	1	28
	2	.223	2	1	28
	3	.164	3	1	28
	4	.133	4	1	28
	5	.104	5	1	28
	6	.067	6	1	28

Wilks' Lambda

p	Exact F			
	Statistic	df1	df2	Sig.
	26.082	1	28.000	.000
	47.020	2	27.000	.000
	44.094	3	26.000	.000
	40.892	4	25.000	.000
	41.186	5	24.000	.000
	53.370	6	23.000	.000

Summary of Canonical Discriminant Functions

Eigenvalues

Function	Eigenvalue	% of Variance	Cumulative %	Canonical Correlation
	13.923 ^a	100.0	100.0	.966

First 1 canonical discriminant functions were used in the analysis.

Wilks' Lambda

Function(s)	Wilks' Lambda	Chi-square	df	Sig.
	.067	67.572	6	.000

Standardized Canonical Discriminant Function Coefficients

	Function
	1
R	.900
R	-1.000
D	-2.308
P	1.165
TL	.768
TA	.783

Structure Matrix

	Function
	1
AA ^a	.386
_a	-.377
PO ^a	-.302
E ^a	.300
R ^a	.280
D	-.259
TPT ^a	-.231
	-.209
R ^a	-.209
TL	.181
q ^a	-.163
TA	.147
o	-.103
TA ^a	-.076
R	.067
a	-.019
ja	-.004

ed within-groups correlations between discriminating variables and standardized canonical discriminant functions

bles ordered by absolute size of correlation within function.

This variable not used in the analysis.

onical Discriminant Function Coefficients

	Function
	1
R	.036
	-1.275
D	-.355
P	.143
TL	.035
TA	.037
onstant)	1.934

andardized coefficients

ctions at Group Centroids

	Function
	1
egori bank	
nk rekap	-3.605
nk non rekap	3.605

andardized canonical discriminant functions evaluated at group means

ssification Statistics

Classification Processing Summary

Processed		30
Excluded	Missing or out-of-range group codes	0
	At least one missing discriminating variable	0
Shown in Output		30

Prior Probabilities for Groups

Group	Prior	Cases Used in Analysis	
		Unweighted	Weighted
Bank	.500	15	15.000
Non Bank	.500	15	15.000
Total	1.000	30	30.000

Classification Function Coefficients

	Bank	
	Bank	Non Bank
Constant	-31.076	-17.133
Age	10.688	1.494
Income	2.170	-.389
Education	-.616	.413
Married	.011	.261
Female	-.196	.068

Linear discriminant functions

Casewise Statistics

	Case Number	Actual Group	Highest Group
			Predicted Group
Original	1	1	1
	2	1	1
	3	1	1
	4	2	2
	5	2	2
	6	2	2
	7	1	1
	8	1	1
	9	1	1
	10	2	2
	11	2	2
	12	2	2
	13	1	1
	14	1	1
	15	1	1
	16	2	2
	17	2	2
	18	2	2
	19	1	1
	20	1	1
	21	1	1
	22	2	2
	23	2	2
	24	2	2
	25	1	1
	26	1	1
	27	1	1
	28	2	2
	29	2	2
	30	2	2

Casewise Statistics

		Highest Group			
		P(D>d G=g)		P(G=g D=d)	Squared Mahalanobis Distance to Centroid
Case Number		p	df		
inal 1	1	.044	1	1.000	4.065
2	2	.752	1	1.000	.100
3	3	.306	1	1.000	1.046
4	4	.165	1	1.000	1.927
5	5	.829	1	1.000	.046
6	6	.617	1	1.000	.250
7	7	.456	1	1.000	.556
8	8	.085	1	1.000	2.968
9	9	.076	1	1.000	3.147
10	10	.924	1	1.000	.009
11	11	.178	1	1.000	1.817
12	12	.806	1	1.000	.060
13	13	.869	1	1.000	.027
14	14	.904	1	1.000	.015
15	15	.905	1	1.000	.014
16	16	.213	1	1.000	1.554
17	17	.672	1	1.000	.179
18	18	.360	1	1.000	.837
19	19	.316	1	1.000	1.004
20	20	.505	1	1.000	.444
21	21	.772	1	1.000	.084
22	22	.752	1	1.000	.100
23	23	.862	1	1.000	.030
24	24	.568	1	1.000	.325
25	25	.050	1	1.000	3.834
26	26	.834	1	1.000	.044
27	27	.911	1	1.000	.012
28	28	.117	1	1.000	2.451
29	29	.334	1	1.000	.932
30	30	.727	1	1.000	.121

Casewise Statistics

		Second Highest Group			Discriminant Scores
		Group	P(G=g D=d)	Squared Mahalanobis Distance to Centroid	Function 1
Original	Case Number				
	1	2	.000	85.117	-5.621
	2	2	.000	47.515	-3.288
	3	2	.000	38.274	-2.582
	4	1	.000	73.919	4.993
	5	1	.000	48.918	3.389
	6	1	.000	59.444	4.105
	7	2	.000	41.783	-2.859
	8	2	.000	79.786	-5.328
	9	2	.000	80.706	-5.379
	10	1	.000	50.612	3.509
	11	1	.000	34.358	2.257
	12	1	.000	48.494	3.359
	13	2	.000	54.384	-3.770
	14	2	.000	53.737	-3.726
	15	2	.000	50.280	-3.486
	16	1	.000	35.557	2.358
	17	1	.000	58.266	4.028
	18	1	.000	39.626	2.690
	19	2	.000	38.535	-2.603
	20	2	.000	42.816	-2.939
	21	2	.000	47.889	-3.315
	22	1	.000	56.634	3.921
	23	1	.000	49.505	3.431
	24	1	.000	44.077	3.034
	25	2	.000	27.579	-1.647
	26	2	.000	55.036	-3.814
	27	2	.000	53.596	-3.716
	28	1	.000	77.001	5.170
	29	1	.000	66.828	4.570
	30	1	.000	47.075	3.256

Classification Results^a

			Predicted Group Membership		Total
			bank rekap	bank non rekap	
Original	Count	kategori bank			
		bank rekap	15	0	15
		bank non rekap	0	15	15
	%	kategori bank			
		bank rekap	100.0	.0	100.0
		bank non rekap	.0	100.0	100.0

. 100.0% of original grouped cases correctly classified.

Z-SCORE SAMPEL ANALISIS DAN KEBENARAN KLASIFIKASI

No.	Nama Bank	Tahun	Status	QR	PPD	Zscore	Status Prediksi
1	Lippo	2000	Rekap	5,36	13,07	-9,540	Rekap
		2001	Rekap	3,26	9,41	-5,563	Rekap
		2002	Rekap	3,67	9,53	-6,128	Rekap
		2003	Rekap	3,45	10,13	-6,061	Rekap
		2004	Rekap	4,01	9,18	-6,438	Rekap
2	Niaga	2000	Rekap	1,52	20,29	-7,207	Rekap
		2001	Rekap	1,49	25,82	-9,132	Rekap
		2002	Rekap	1,63	27,08	-9,758	Rekap
		2003	Rekap	1,55	29,36	-10,465	Rekap
		2004	Rekap	1,50	32,41	-11,484	Rekap
3	BII	2000	Rekap	2,87	29,77	-12,294	Rekap
		2001	Rekap	2,03	22,33	-8,581	Rekap
		2002	Rekap	1,97	27,82	-10,454	Rekap
		2003	Rekap	2,27	23,49	-9,299	Rekap
		2004	Rekap	2,24	21,29	-8,480	Rekap
4	Buana	2000	Non Rekap	1,55	6,27	-2,268	Non Rekap
		2001	Non Rekap	1,12	5,97	-1,613	Non Rekap
		2002	Non Rekap	1,92	6,91	-2,967	Non Rekap
		2003	Non Rekap	1,15	7,30	-2,124	Non Rekap
		2004	Non Rekap	0,94	6,66	-1,629	Non Rekap
5	Panin	2000	Non Rekap	0,75	13,53	-3,825	Non Rekap
		2001	Non Rekap	0,51	14,76	-3,956	Non Rekap
		2002	Non Rekap	1,29	8,21	-2,625	Non Rekap
		2003	Non Rekap	1,18	7,74	-2,318	Non Rekap
		2004	Non Rekap	0,99	7,01	-1,817	Non Rekap
6	NISP	2000	Non Rekap	1,22	5,29	-1,499	Non Rekap
		2001	Non Rekap	1,16	5,54	-1,512	Non Rekap
		2002	Non Rekap	1,54	9,42	-3,374	Non Rekap
		2003	Non Rekap	1,39	10,32	-3,502	Non Rekap
		2004	Non Rekap	1,36	8,91	-2,963	Non Rekap

