

BAB V

PENUTUP

5.1 Kesimpulan

Berdasarkan perhitungan dan analisis yang telah dilakukan maka dapat ditarik kesimpulan bahwa dari ketujuh persamaan regresi yang dibentuk diatas menunjukkan hasil bahwa beberapa rasio terbukti signifikan dan terdukung sebagian untuk beberapa persamaan. Hal tersebut membuktikan bahwa rasio-rasio tersebut dapat digunakan untuk memprediksi *Financial distress* perbankan, rasio-rasio tersebut adalah:

1. *Return On Asset* (ROA) yaitu rasio yang mengukur kemampuan bank di dalam memperoleh laba dan efisiensi secara keseluruhan. Rasio ini terbukti signifikan dan terdukung sebagian pada beberapa persamaan, yaitu persamaan 1, persamaan 3, persamaan 4, persamaan 5, persamaan 6 dan persamaan 7.
2. *Return On Equity* (ROE) yaitu rasio yang mengukur kemampuan perusahaan menghasilkan laba berdasarkan modal saham tertentu. Rasio ini terbukti signifikan dan terdukung sebagian pada beberapa persamaan, yaitu persamaan 1, persamaan 3, persamaan 5 dan persamaan 7.
3. *Net Interest Margin* (NIM) yaitu rasio yang mengukur kemampuan bank dalam mengelola aktiva produktif untuk menghasilkan pendapatan bunga dari kegiatan operasional bank. Rasio ini terbukti signifikan dan terdukung sebagian pada persamaan 3.

5.2 Keterbatasan Penelitian

Dalam penelitian ini, peneliti berusaha untuk menyajikan hasil yang maksimal. Akan tetapi ada beberapa keterbatasan yang diluar control peneliti. Keterbatasan tersebut antara lain.

1. Bank yang tidak menyediakan laporan keuangan pada periode pengamatan tidak dimasukkan ke dalam subyek penelitian.
2. Bank yang baru *go public*, merger, dan akuisisi tidak dimasukkan ke dalam subyek penelitian.
3. Variabel PPAP sebagai variabel independen tidak dimasukkan karena ada perbedaan istilah dalam pos-pos laporan keuangan.
4. Unsur manajemen tidak dimasukkan ke dalam komponen variabel independen karena data dalam penelitian ini menggunakan data-data sekunder.

5.3 Saran

Peneliti menyadari hasil penelitian ini belum sempurna. Untuk itu penulis menyampaikan beberapa saran yang diharapkan dapat bermanfaat bagi berbagai pihak yang memiliki kepentingan dengan hasil penelitian. Adapun saran yang dapat diberikan dalam penelitian ini adalah sebagai berikut :

1. Bagi Bank

Agar lebih menyiapkan manajemen sebaik dan menerapkan proses Good Corporate Governance (GCG). Dalam hal ini Kepatuhan terhadap komitmen dan ketentuan lainnya.: Kepatuhan Bank terhadap ketentuan

lainnya antara lain, kepatuhan terhadap rasio-rasio CAMELS yang telah ditentukan oleh regulator (BI), ketentuan Kualitas Aktiva Produktif, Penyisihan Penghapusan Aktiva Produktif, dan Restrukturisasi Kredit serta komitmen Bank yang tercantum dalam action plan, rencana bisnis, dan lain-lain. Penilaian dilakukan terhadap frekuensi ketidakpatuhan Bank dan dampak materialitas akibat ketidakpatuhan. Berikut adalah beberapa bank yang rasio CAMELS dibawah ketentuan Bank Indonesia :

- a. Pada tahun 2006, Bank Agroniaga, Bank SBI dan Bank Bumiputera ,beberapa nilai-nilai rasio nya jauh dibawah ketentuan Bank Indonesia.ROA, ROE, NIM. Hal Ini tidak boleh terjadi karena bisa sangat mempengaruhi profitabilitas bank.
- b. Bank Century (Bank Mutiara) mengalami kinerja yang sangat buruk pada tahun 2008 (sesuai tabel 4.18) sehingga mengakibatkan bank mengalami kebangkrutan. Hampir semua rasio-rasio mempunyai nilai dibawah ketentuan Bank Indonesia. Management seharusnya patuh pada parameter yang telah diberikan oleh regulator dalam bentuk rasio-rasio CAMELS. Meskipun tidak termasuk dalam Bank yang bisa berpengaruh secara sistemik, tapi akan membuat kepercayaan masyarakat menurun pada sektor perbankan.

2. Bagi Pihak Manajemen

Disarankan agar terus memperhatikan tingkat kesehatan bank secara hati-hati terhadap semua aspek komponen CAMELS, hal ini dilakukan agar pihak manajemen dapat melakukan koreksi dan perbaikan sedini mungkin

bila terdapat ketidaksesuaian dalam kesehatan bank yang bersangkutan dan pihak-pihak yang berhubungan dengan bank yang bersangkutan.

3, Bagi Penulis Selanjutnya

Bagi peneliti selanjutnya yang akan melakukan penelitian dengan judul yang sama, sebaiknya, sebaiknya menyesuaikan dengan ketentuan yang berlaku di perbankan Indonesia. Metode CAMELS untuk tahun 2013 telah diganti dengan metode Risk Based Bank Rating.

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LAMPIRAN

EKUITAS

LAMPIRAN 13

Case Processing Summary

Unweighted Cases ^a		N	Percent
	Included in Analysis	166	94.9
Selected Cases	Missing Cases	9	5.1
	Total	175	100.0
Unselected Cases		0	.0
Total		175	100.0

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

Dependent Variable Encoding

Original Value	Internal Value
.00	0
1.00	1

Block 0: Beginning Block

Iteration History^{a,b,c}

Iteration	-2 Log likelihood	Coefficients	
		Constant	
Step 0	1	230.101	-.024
	2	230.101	-.024

- a. Constant is included in the model.
- b. Initial -2 Log Likelihood: 230.101
- c. Estimation terminated at iteration number 2 because parameter estimates changed by less than .001.

Classification Table^{a,b}

	Observed	Predicted			
		Status_Ekuitas		Percentage Correct	
		.00	1.00		
Step 0	Status_Ekuitas	.00	84	0	100.0
		1.00	82	0	.0
	Overall Percentage				50.6

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	-.024	.155	.024	1	.877	.976

Variables not in the Equation

	Score	df	Sig.	
Step 0 Variables	CAR	.535	1	.464
	NPL	1.182	1	.277
	ROA	1.923	1	.166
	LDR	.887	1	.346
	ROE	.068	1	.794
	NIM	.065	1	.798
	IRR	.142	1	.706
Overall Statistics	15.368	7	.032	

Block 1: Method = Enter

Iteration History^{a,b,c,d}

Iteration	-2 Log likelihood	Coefficients							
		Constant	CAR	NPL	ROA	LDR	ROE	NIM	IRR
1	213.697	.576	.012	-.027	-.230	-.001	-.024	.002	.000
Step 2	213.257	.675	.014	-.036	-.269	-.001	-.027	.002	.000
1 3	213.248	.687	.014	-.038	-.272	-.001	-.028	.002	.000
4	213.248	.687	.014	-.038	-.272	-.001	-.028	.002	.000

a. Method: Enter

b. Constant is included in the model.

c. Initial -2 Log Likelihood: 230.101

d. Estimation terminated at iteration number 4 because parameter estimates changed by less than .001.

Omnibus Tests of Model Coefficients

		Chi-square	df	Sig.
Step		16.853	7	.018
Step 1	Block	16.853	7	.018
	Model	16.853	7	.018

Model Summary

Step	-2 Log likelihood	Cox & Snell R Square	Nagelkerke R Square
1	213.248 ^a	.097	.129

a. Estimation terminated at iteration number 4 because parameter estimates changed by less than .001.

Hosmer and Lemeshow Test

Step	Chi-square	df	Sig.
1	12.806	8	.119

Contingency Table for Hosmer and Lemeshow Test

		Status_Ekuitas = .00		Status_Ekuitas = 1.00		Total
		Observed	Expected	Observed	Expected	
Step 1	1	14	13.544	3	3.456	17
	2	12	11.108	5	5.892	17
	3	14	10.075	3	6.925	17
	4	10	9.383	7	7.617	17
	5	7	8.763	10	8.237	17
	6	5	8.048	12	8.952	17
	7	5	7.439	12	9.561	17
	8	6	6.711	11	10.289	17
	9	5	5.949	12	11.051	17
	10	6	2.979	7	10.021	13

Classification Table^a

	Observed	Predicted		
		Status_Ekuitas		Percentage Correct
		.00	1.00	
Step 1	Status_Ekuitas .00	55	29	65.5
	Status_Ekuitas 1.00	27	55	67.1
	Overall Percentage			66.3

a. The cut value is .500

Variables in the Equation

	B	S.E.	Wald	df	Sig.	Exp(B)	
Step 1 ^a	CAR	.014	.012	1.282	1	.257	1.014
	NPL	-.038	.028	1.821	1	.177	.963
	ROA	-.272	.081	11.286	1	.001	.762
	LDR	-.001	.002	.242	1	.623	.999
	ROE	-.028	.011	6.855	1	.009	.973
	NIM	.002	.007	.094	1	.759	1.002
	IRR	.000	.004	.007	1	.933	1.000
	Constant	.687	.520	1.751	1	.186	1.989

a. Variable(s) entered on step 1: CAR, NPL, ROA, LDR, ROE, NIM, IRR.

ROE

Case Processing Summary

Unweighted Cases ^a		N	Percent
Selected Cases	Included in Analysis	166	94.9
	Missing Cases	9	5.1
	Total	175	100.0
Unselected Cases		0	.0
Total		175	100.0

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

Dependent Variable Encoding

Original Value	Internal Value
.00	0
1.00	1

Block 0: Beginning Block

Iteration History^{a,b,c}

Iteration	-2 Log likelihood	Coefficients
		Constant
1	214.842	.602
Step 0 2	214.828	.622
3	214.828	.622

- a. Constant is included in the model.
- b. Initial -2 Log Likelihood: 214.828
- c. Estimation terminated at iteration number 3 because parameter estimates changed by less than .001.

Classification Table^{a,b}

	Observed	Predicted		
		Status_ROE		Percentage Correct
		.00	1.00	
Step 0	Status_ROE .00	0	58	.0
	1.00	0	108	100.0
Overall Percentage				65.1

- 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	.622	.163	14.584	1	.000	1.862

Variables not in the Equation

		Score	df	Sig.
Step 0	CAR	.953	1	.329
	NPL	.254	1	.614
	ROA	1.477	1	.224
	LDR	.400	1	.527
	ROE	.291	1	.590
	NIM	2.142	1	.143
	IRR	.959	1	.327
Overall Statistics		17.709	7	.013

Block 1: Method = Enter

Iteration History^{a,b,c,d}

Iteration	-2 Log likelihood	Coefficients							
		Constant	CAR	NPL	ROA	LDR	ROE	NIM	IRR
1	196.514	1.504	-.005	-.010	-.220	.001	-.027	.010	-.003
2	193.375	1.630	-.006	-.014	-.274	.002	-.033	.025	-.004
Step 3	191.252	1.503	-.008	-.020	-.311	.003	-.036	.054	-.005
1 4	190.725	1.393	-.008	-.024	-.337	.003	-.038	.076	-.006
5	190.708	1.372	-.008	-.025	-.342	.004	-.039	.080	-.006
6	190.708	1.372	-.008	-.025	-.342	.004	-.039	.080	-.006

a. Method: Enter

b. Constant is included in the model.

c. Initial -2 Log Likelihood: 214.828

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

Omnibus Tests of Model Coefficients

		Chi-square	df	Sig.
Step		24.120	7	.001
Step 1	Block	24.120	7	.001
	Model	24.120	7	.001

Model Summary

Step	-2 Log likelihood	Cox & Snell R Square	Nagelkerke R Square
1	190.708 ^a	.135	.186

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	7.205	8	.515

Contingency Table for Hosmer and Lemeshow Test

	Status_ROE = .00		Status_ROE = 1.00		Total
	Observed	Expected	Observed	Expected	
Step 1 1	12	11.441	5	5.559	17
2	10	8.949	7	8.051	17
3	8	7.900	9	9.100	17
4	4	6.565	13	10.435	17
5	4	5.894	13	11.106	17
6	5	5.284	12	11.716	17
7	7	4.668	10	12.332	17
8	3	3.821	14	13.179	17
9	5	2.900	12	14.100	17
10	0	.578	13	12.422	13

Classification Table^a

	Observed	Predicted		
		Status_ROE		Percentage Correct
		.00	1.00	
Step 1	Status_ROE .00	21	37	36.2
	1.00	12	96	88.9
	Overall Percentage			70.5

a. The cut value is .500

Variables in the Equation

	B	S.E.	Wald	df	Sig.	Exp(B)	
Step 1 ^a	CAR	-.008	.012	.478	1	.489	.992
	NPL	-.025	.020	1.553	1	.213	.975
	ROA	-.342	.096	12.639	1	.000	.710
	LDR	.004	.008	.259	1	.611	1.004
	ROE	-.039	.012	10.556	1	.001	.962
	NIM	.080	.040	3.971	1	.046	1.083
	IRR	-.006	.008	.634	1	.426	.994
	Constant	1.372	.598	5.254	1	.022	3.942

a. Variable(s) entered on step 1: CAR, NPL, ROA, LDR, ROE, NIM, IRR.

NIM

Case Processing Summary

Unweighted Cases ^a		N	Percent
Selected Cases	Included in Analysis	166	94.9
	Missing Cases	9	5.1
	Total	175	100.0
Unselected Cases		0	.0
Total		175	100.0

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

Dependent Variable Encoding

Original Value	Internal Value
.00	0
1.00	1

Block 0: Beginning Block

Iteration History^{a,b,c}

Iteration		-2 Log likelihood	Coefficients
			Constant
Step 0	1	228.943	.169
	2	228.943	.169

- a. Constant is included in the model.
- b. Initial -2 Log Likelihood: 228.943
- c. Estimation terminated at iteration number 2 because parameter estimates changed by less than .001.

Classification Table^{a,b}

	Observed	Predicted		
		Status_NIM		Percentage Correct
		.00	1.00	
Step 0	Status_NIM .00	0	76	.0
	1.00	0	90	100.0
Overall Percentage				54.2

- 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	.169	.156	1.178	1	.278	1.184

Variables not in the Equation

	Score	df	Sig.
Step 0 Variables	CAR	.248	1 .618
	NPL	.218	1 .641
	ROA	.845	1 .358
	LDR	1.081	1 .299
	ROE	.068	1 .794
	NIM	1.740	1 .187
	IRR	.491	1 .484
Overall Statistics	6.029	7	.536

Block 1: Method = Enter

Iteration History^{a,b,c,d}

Iteration	-2 Log likelihood	Coefficients							
		Constant	CAR	NPL	ROA	LDR	ROE	NIM	IRR
1	222.435	-.087	.006	.001	-.094	-.001	-.009	.009	.003
2	221.913	-.127	.006	.001	-.103	-.002	-.010	.012	.004
Step 3	221.674	-.132	.005	.000	-.106	-.003	-.010	.013	.005
1 4	221.505	-.133	.004	.000	-.107	-.005	-.010	.013	.007
5	221.497	-.134	.004	.000	-.108	-.006	-.010	.013	.008
6	221.497	-.134	.004	.000	-.108	-.006	-.010	.013	.008

a. Method: Enter

b. Constant is included in the model.

c. Initial -2 Log Likelihood: 228.943

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

Omnibus Tests of Model Coefficients

		Chi-square	df	Sig.
Step		7.446	7	.384
Step 1	Block	7.446	7	.384
	Model	7.446	7	.384

Model Summary

Step	-2 Log likelihood	Cox & Snell R Square	Nagelkerke R Square
1	221.497 ^a	.044	.059

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	18.635	8	.017

Contingency Table for Hosmer and Lemeshow Test

	Status_NIM = .00		Status_NIM = 1.00		Total	
	Observed	Expected	Observed	Expected		
Step 1	1	10	10.442	7	6.558	17
	2	12	8.870	5	8.130	17
	3	11	8.498	6	8.502	17
	4	9	8.228	8	8.772	17
	5	7	7.977	10	9.023	17
	6	4	7.744	13	9.256	17
	7	5	7.498	12	9.502	17
	8	3	7.170	14	9.830	17
	9	11	6.488	6	10.512	17
	10	4	3.084	9	9.916	13

Classification Table^a

	Observed	Predicted		
		Status_NIM		Percentage Correct
		.00	1.00	
Step 1	Status_NIM .00	30	46	39.5
	Status_NIM 1.00	15	75	83.3
	Overall Percentage			63.3

a. The cut value is .500

Variables in the Equation

	B	S.E.	Wald	df	Sig.	Exp(B)	
Step 1 ^a	CAR	.004	.012	.106	1	.744	1.004
	NPL	.000	.018	.000	1	.996	1.000
	ROA	-.108	.072	2.245	1	.134	.898
	LDR	-.006	.007	.744	1	.389	.994
	ROE	-.010	.009	1.172	1	.279	.990
	NIM	.013	.011	1.310	1	.252	1.013

IRR	.008	.007	1.094	1	.295	1.008
Constant	-.134	.509	.070	1	.792	.874

a. Variable(s) entered on step 1: CAR, NPL, ROA, LDR, ROE, NIM, IRR.

Ekuitas_ROE

Case Processing Summary

Unweighted Cases ^a		N	Percent
	Included in Analysis	164	93.7
Selected Cases	Missing Cases	11	6.3
	Total	175	100.0
Unselected Cases		0	.0
Total		175	100.0

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

Dependent Variable Encoding

Original Value	Internal Value
.00	0
1.00	1

Block 0: Beginning Block

Iteration History^{a,b,c}

Iteration	-2 Log likelihood	Coefficients
		Constant
1	165.606	-1.195
2	164.687	-1.370
3	164.685	-1.379
4	164.685	-1.379

a. Constant is included in the model.

b. Initial -2 Log Likelihood: 164.685

c. Estimation terminated at iteration number 4 because parameter estimates changed by less than .001.

Classification Table^{a,b}

	Observed	Predicted			
		Status_ROE_Ekuitas		Percentage Correct	
		.00	1.00		
Step 0	Status_ROE_Ekuitas	.00	131	0	100.0
		1.00	33	0	.0
	Overall Percentage				79.9

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	-1.379	.195	50.104	1	.000	.252

Variables not in the Equation

	Score	df	Sig.	
Step 0 Variables	CAR	.301	1	.583
	NPL	.642	1	.423
	ROA	6.365	1	.012
	LDR	.125	1	.724
	ROE	1.340	1	.247
	NIM	.463	1	.496
	IRR	.149	1	.700
Overall Statistics	13.798	7	.055	

Block 1: Method = Enter

Iteration History^{a,b,c,d}

Iteration	-2 Log likelihood	Coefficients								
		Constant	CAR	NPL	ROA	LDR	ROE	NIM	IRR	
1	154.552	-1.110	.010	-.008	-.174	.000	-.015	.006	.001	
2	151.004	-1.178	.013	-.012	-.288	.000	-.027	.007	.002	
3	150.800	-1.163	.013	-.013	-.327	.000	-.029	.008	.002	
Step 1	4	150.776	-1.164	.013	-.013	-.339	-.001	-.028	.008	.002
	5	150.771	-1.166	.013	-.013	-.347	-.001	-.027	.008	.002
	6	150.770	-1.167	.013	-.012	-.350	-.001	-.027	.008	.002
	7	150.770	-1.167	.013	-.012	-.350	-.001	-.027	.008	.002

- a. Method: Enter
- b. Constant is included in the model.
- c. Initial -2 Log Likelihood: 164.685
- d. Estimation terminated at iteration number 7 because parameter estimates changed by less than .001.

Omnibus Tests of Model Coefficients

		Chi-square	df	Sig.
Step		13.915	7	.053
Step 1	Block	13.915	7	.053
	Model	13.915	7	.053

Model Summary

Step	-2 Log likelihood	Cox & Snell R Square	Nagelkerke R Square
1	150.770 ^a	.081	.128

- a. Estimation terminated at iteration number 7 because parameter estimates changed by less than .001.

Hosmer and Lemeshow Test

Step	Chi-square	Df	Sig.
1	7.150	8	.521

Contingency Table for Hosmer and Lemeshow Test

		Status_ROE_Ekuitas = .00		Status_ROE_Ekuitas = 1.00		Total
		Observed	Expected	Observed	Expected	
Step 1	1	16	15.105	0	.895	16
	2	16	14.433	0	1.567	16
	3	14	13.991	2	2.009	16
	4	14	13.672	2	2.328	16
	5	12	13.209	4	2.791	16
	6	12	12.937	4	3.063	16
	7	10	12.602	6	3.398	16
	8	13	12.062	3	3.938	16
	9	11	11.553	5	4.447	16
	10	13	11.434	7	8.566	20

Classification Table^a

	Observed	Predicted		
		Status_ROE_Ekuitas		Percentage Correct
		.00	1.00	
Step 1	Status_ROE_Ekuitas	.00	1.00	
		129	30	
		2	3	
	Overall Percentage			98.5 9.1 80.5

a. The cut value is .500

Variables in the Equation

	B	S.E.	Wald	df	Sig.	Exp(B)	
Step 1 ^a	CAR	.013	.012	1.150	1	.283	1.013
	NPL	-.012	.044	.079	1	.779	.988
	ROA	-.350	.192	3.345	1	.067	.704
	LDR	-.001	.003	.039	1	.843	.999
	ROE	-.027	.022	1.479	1	.224	.973
	NIM	.008	.009	.728	1	.393	1.008
	IRR	.002	.005	.231	1	.631	1.002
	Constant	-1.167	.612	3.635	1	.057	.311

a. Variable(s) entered on step 1: CAR, NPL, ROA, LDR, ROE, NIM, IRR.

Ekuitas_NIM

Case Processing Summary

Unweighted Cases ^a		N	Percent
	Included in Analysis	165	94.3
Selected Cases	Missing Cases	10	5.7
	Total	175	100.0
Unselected Cases		0	.0
Total		175	100.0

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

Dependent Variable Encoding

Original Value	Internal Value
.00	0
1.00	1

Block 0: Beginning Block

Iteration History^{a,b,c}

Iteration		-2 Log likelihood	Coefficients
			Constant
1		199.080	-.836
Step 0	2	198.978	-.890
	3	198.978	-.891

- a. Constant is included in the model.
- b. Initial -2 Log Likelihood: 198.978
- c. Estimation terminated at iteration number 3 because parameter estimates changed by less than .001.

Classification Table^{a,b}

	Observed	Predicted			
		Status_Ekuitas__NIM		Percentage Correct	
		.00	1.00		
Step 0	Status_Ekuitas__NIM	.00	117	0	100.0
		1.00	48	0	.0
	Overall Percentage				70.9

- 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	-.891	.171	27.019	1	.000	.410

Variables not in the Equation

	Score	df	Sig.	
Step 0	CAR	.000	1	.988
Variables	NPL	.026	1	.872
	ROA	3.822	1	.051

Iteration History^{a,b,c,d}

Iteration	-2 Log likelihood	Coefficients							
		Constant	CAR	NPL	ROA	LDR	ROE	NIM	IRR
1	187.178	-.531	.004	.014	.197	.000	.020	.003	.002
2	185.619	-.449	.004	.020	.274	.001	.028	.004	.003
3	185.463	-.430	.004	.022	.286	.002	.029	.003	.004
4	185.377	-.430	.003	.022	.289	.003	.030	.003	.005
5	185.362	-.431	.003	.023	.290	.004	.030	.003	.006
6	185.362	-.431	.003	.023	.290	.004	.030	.003	.006

a. Method: Enter

b. Constant is included in the model.

c. Initial -2 Log Likelihood: 198.978

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

LDR	.335	1	.563
ROE	.214	1	.643
NIM	.038	1	.845
IRR	.144	1	.705
Overall Statistics	12.130	7	.096

Block 1: Method = Enter

Omnibus Tests of Model Coefficients

	Chi-square	df	Sig.
Step	13.616	7	.058
Step 1 Block	13.616	7	.058
Model	13.616	7	.058

Model Summary

Step	-2 Log likelihood	Cox & Snell R Square	Nagelkerke R Square
1	185.362 ^a	.079	.113

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	8.001	8	.433

Contingency Table for Hosmer and Lemeshow Test

	Status_Ekuitas__NIM = .00		Status_Ekuitas__NIM = 1.00		Total
	Observed	Expected	Observed	Expected	
Step 1	16	15.447	1	1.553	17
	15	14.223	2	2.777	17
	16	13.369	1	3.631	17
	12	12.749	5	4.251	17
	11	12.317	6	4.683	17
	11	11.814	6	5.186	17
	8	11.427	9	5.573	17
	11	10.661	6	6.339	17
	10	9.754	7	7.246	17
	7	5.240	5	6.760	12

Classification Table^a

	Observed	Predicted		
		Status_Ekuitas__NIM		Percentage Correct
		.00	1.00	
Step 1	Status_Ekuitas__NIM .00	112	5	95.7
	1.00	45	3	6.3
	Overall Percentage			69.7

a. The cut value is .500

Variables in the Equation

	B	S.E.	Wald	df	Sig.	Exp(B)	
Step 1 ^a	CAR	.003	.012	.060	1	.807	1.003
	NPL	-.023	.029	.626	1	.429	.978
	ROA	-.290	.093	9.773	1	.002	.748
	LDR	-.004	.007	.290	1	.590	.996
	ROE	-.030	.012	5.970	1	.015	.970

	NIM	.003	.009	.147	1	.702	1.003
	IRR	.006	.008	.596	1	.440	1.006
	Constant	-.431	.530	.661	1	.416	.650

a. Variable(s) entered on step 1: CAR, NPL, ROA, LDR, ROE, NIM, IRR.

NIM_ROE

Case Processing Summary

Unweighted Cases ^a		N	Percent
	Included in Analysis	165	94.3
Selected Cases	Missing Cases	10	5.7
	Total	175	100.0
Unselected Cases		0	.0
Total		175	100.0

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

Dependent Variable Encoding

Original Value	Internal Value
.00	0
1.00	1

Block 0: Beginning Block

Iteration History^{a,b,c}

Iteration		-2 Log likelihood	Coefficients
			Constant
1		200.816	-.812
Step 0	2	200.731	-.861
	3	200.731	-.862

a. Constant is included in the model.

b. Initial -2 Log Likelihood: 200.731

c. Estimation terminated at iteration number 3 because parameter estimates changed by less than .001.

Classification Table^{a,b}

	Observed	Predicted			
		Status_NIM_ROE		Percentage Correct	
		.00	1.00		
Step 0	Status_NIM_ROE	.00	116	0	100.0
		1.00	49	0	.0
	Overall Percentage				70.3

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	-.862	.170	25.583	1	.000	.422

Variables not in the Equation

	Score	df	Sig.	
Step 0 Variables	CAR	.029	1	.865
	NPL	.284	1	.594
	ROA	3.842	1	.050
	LDR	.282	1	.595
	ROE	.517	1	.472
	NIM	.462	1	.497
	IRR	.670	1	.413
Overall Statistics		10.370	7	.169

Block 1: Method = Enter

Iteration History^{a,b,c,d}

Iteration	-2 Log likelihood	Coefficients								
		Constant	CAR	NPL	ROA	LDR	ROE	NIM	IRR	
Step 1	1	190.775	-.831	.005	-.003	-.171	.000	-.017	.007	.003
	2	189.679	-.837	.006	-.003	-.230	-.001	-.022	.007	.004
	3	189.469	-.834	.005	-.004	-.241	-.002	-.023	.007	.005
	4	189.317	-.835	.004	-.004	-.246	-.004	-.023	.007	.007
	5	189.297	-.838	.004	-.004	-.248	-.005	-.023	.007	.008
	6	189.297	-.838	.004	-.004	-.248	-.005	-.023	.007	.008

a. Method: Enter

b. Constant is included in the model.

c. Initial -2 Log Likelihood: 200.731

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

Omnibus Tests of Model Coefficients

		Chi-square	df	Sig.
Step		11.433	7	.121
Step 1	Block	11.433	7	.121
	Model	11.433	7	.121

Model Summary

Step	-2 Log likelihood	Cox & Snell R Square	Nagelkerke R Square
1	189.297 ^a	.067	.095

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	15.460	8	.051

Contingency Table for Hosmer and Lemeshow Test

	Status_NIM__ROE = .00		Status_NIM__ROE = 1.00		Total	
	Observed	Expected	Observed	Expected		
Step 1	1	17	14.904	0	2.096	17
	2	14	13.829	3	3.171	17
	3	15	13.067	2	3.933	17
	4	11	12.644	6	4.356	17
	5	12	12.123	5	4.877	17
	6	7	11.784	10	5.216	17
	7	10	11.457	7	5.543	17
	8	13	10.936	4	6.064	17
	9	9	10.080	8	6.920	17
	10	8	5.176	4	6.824	12

Classification Table^a

	Observed	Predicted		
		Status_NIM__ROE		Percentage Correct
		.00	1.00	
Step 1	Status_NIM__ROE .00	113	3	97.4
	1.00	46	3	6.1
	Overall Percentage			70.3

a. The cut value is .500

Variables in the Equation

	B	S.E.	Wald	df	Sig.	Exp(B)	
Step 1 ^a	CAR	.004	.012	.116	1	.734	1.004
	NPL	-.004	.020	.039	1	.844	.996
	ROA	-.248	.101	5.990	1	.014	.780
	LDR	-.005	.008	.456	1	.500	.995
	ROE	-.023	.013	3.246	1	.072	.977
	NIM	.007	.009	.625	1	.429	1.007
	IRR	.008	.008	1.016	1	.313	1.008
	Constant	-.838	.519	2.609	1	.106	.433

a. Variable(s) entered on step 1: CAR, NPL, ROA, LDR, ROE, NIM, IRR.

