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Analisis model diskriminan untuk memprediksi kinerja Bank menurut besaran bank
MIKAZA, Kurnia Febra, Dr. Erni Ekawati, MBA
Universitas Gadjah Mada, 2004 | Diunduh dari <http://etd.repository.ugm.ac.id/>



Variables Not in the Analysis Kelompok Bank Modal Kecil

Step		Tolerance	Min. Tolerance	Sig. of F to Enter	Min. D Squared	Between Groups
0	CARMK	1,000	1,000	,561	,030	,00 and 1,00
	NPLMK	1,000	1,000	,178	,164	,00 and 1,00
	PPAPMK	1,000	1,000	,659	,017	,00 and 1,00
	ROAMK	1,000	1,000	,000	2,996	,00 and 1,00
	ROEMK	1,000	1,000	,000	3,053	,00 and 1,00
	LDRMK	1,000	1,000	,753	,009	,00 and 1,00
	PKPDMK	1,000	1,000	,043	,378	,00 and 1,00
	BOPOMK	1,000	1,000	,000	3,481	,00 and 1,00
	NIMMK	1,000	1,000	,275	,107	,00 and 1,00
1	CARMK	,989	,989	,958	3,481	,00 and 1,00
	NPLMK	,994	,994	,146	3,784	,00 and 1,00
	PPAPMK	1,000	1,000	,735	3,497	,00 and 1,00
	ROAMK	,436	,436	,187	3,730	,00 and 1,00
	ROEMK	,604	,604	,053	4,025	,00 and 1,00
	LDRMK	,994	,994	,528	3,537	,00 and 1,00
	PKPDMK	,993	,993	,042	4,083	,00 and 1,00
	NIMMK	,897	,897	,449	3,562	,00 and 1,00
2	CARMK	,902	,902	,572	4,132	,00 and 1,00
	NPLMK	,879	,878	,434	4,177	,00 and 1,00
	PPAPMK	,992	,985	,612	4,122	,00 and 1,00
	ROAMK	,436	,436	,183	4,357	,00 and 1,00
	ROEMK	,601	,597	,083	4,551	,00 and 1,00
	LDRMK	,969	,968	,767	4,096	,00 and 1,00
	NIMMK	,897	,891	,460	4,167	,00 and 1,00



Wilks' Lambda

Step	Number of Variables	Lambda	df1	df2	df3	Exact F			
						Statistic	df1	df2	Sig.
1	1	,641	1	1	70	39,253	1	70,000	,572E-08
2	2	,603	2	1	70	22,695	2	69,000	,666E-08

Summary of Canonical Discriminant Functions Kelompok Bank Modal Kecil

Eigenvalues

Function	Eigenvalue	% of Variance	Cumulative %	Canonical Correlation
1	,658 ^a	100,0	100,0	,630

a. First 1 canonical discriminant functions were used in the analysis.

Wilks' Lambda

Test of Function(s)	Wilks' Lambda	Chi-square	df	Sig.
1	,603	34,880	2	,000

Standardized Canonical Discriminant Function Coefficients

	Function
	1
PKPDMK	-,386
BOPOMK	,956

Structure Matrix

	Function
	1
BOPOMK	,923
ROAMK ^a	-,686
ROEMK ^a	-,602
PKPDMK	-,304
NIMMK ^a	-,298
NPLMK ^a	,058
PPAPMK ^a	,032
CARMK ^a	,018
LDRMK ^a	,010

Pooled within-groups correlations between discriminating variables and standardized canonical discriminant functions
 Variables ordered by absolute size of correlation within function.

a. This variable not used in the analysis.



Canonical Discriminant Function
Coefficients Kelompok Bank Modal Kecil

	Function
	1
PKPDMK	-,003
BOPOMK	,056
(Constant)	-4,764

Unstandardized coefficients

Functions at Group Centroids Kelompok Bank Modal Kecil

	Function
	1
DUMMYMK	
,00	1,628
1,00	-,393

Unstandardized canonical discriminant functions evaluated at group means

Classification Statistics Kelompok Bank Modal Kecil

Classification Processing Summary Kelompok Bank Modal Kecil

Processed		74
Excluded	Missing or out-of-range group codes	0
	At least one missing discriminating variable	0
Used in Output		74

Prior Probabilities for Groups Kelompok Bank Modal Kecil

DUMMYMK	Prior	Cases Used in Analysis	
		Unweighted	Weighted
,00	,194	14	14,000
1,00	,806	58	58,000
Total	1,000	72	72,000



Casewise Statistics Kelompok Bank Modal Kecil

Case Number	Number of Predictors with Missing Values	Actual Group	Predicted Group	Discriminant Scores
				Function 1
Original	1	1	1	-0,550
	2	1	1	0,274
	3	1	1	0,220
	4	1	1	-0,901
	5	1	1	-3,131
	6	1	1	0,728
	7	1	1	0,565
	8	1	1	-0,651
	9	1	1	-0,804
	10	1	1	0,246
	11	1	1	-0,830
	12	1	1	0,246
	13	1	1	-0,002
	14	1	1	-0,618
	15	1	1	-0,607
	16	1	1	0,493
	17	1	1	-0,073
	18	1	1	0,373
	19	1	1	-0,068
	20	1	1	-0,162
	21	1	1	-2,558
	22	1	1	0,305
	23	1	1	-1,964
	24	1	1	-1,763
	25	1	1	-0,898
	26	1	1	-1,870
	27	1	1	-1,254
	28	1	1	-1,452
	29	1	1	-0,266
	30	1	1	0,458
	31	1	1	-1,110
	32	1	1	0,096
	33	1	1	0,201
	34	1	1	0,274
	35	1	1	-1,341
	36	1	1	-0,539
	37	1	1	-0,036
	38	1	1	-0,140
	39	1	1	0,168
	40	1	1	0,291
	41	1	1	-0,059
	42	1	1	-2,811
	43	1	1	-0,377
	44	1	1	0,293
	45	1	1	0,347
	46	1	1	0,499



Casewise Statistics Kelompok Bank Modal Kecil (Lanjutan)

Case Number	Number of Predictors with Missing Values	Actual Group	Predicted Group	Discriminant Scores
				Function 1
Original	47	1	1	0,087
	48	1	1	-0,231
	49	1	1	0,138
	50	1	1	0,569
	51	1	1	-0,458
	52	1	1	-0,664
	53	1	1	0,236
	54	1	1	-0,187
	55	1	1	0,283
	56	1	1	-0,190
	57	1	1	-0,928
	58	1	1	-0,467
	59	1	1	0,353
	60	0	1**	0,666
	61	0	0	4,675
	62	0	1**	1,009
	63	0	0	2,836
	64	0	0	3,108
	65	0	1**	0,491
	66	0	1**	0,823
	67	0	1**	0,681
	68	0	1**	0,737
	69	0	1**	1,190
	70	0	1**	0,865
	71	0	1**	0,399
	72	0	0	4,328
	73	0	1**	0,715
	74	0	1**	1,090

** Misclassified case

Classification Results^a

	DUMMYMK	Predicted Group Membership		Total
		,00	1,00	
Original	Count	,00	1,00	15
		4	11	15
		0	59	59
	%	,00	1,00	100,0
		26,7	73,3	100,0
		,0	100,0	100,0

a. 85,1% of original grouped cases correctly classified.



Lampiran 5:
Output Statistik Bank Keseluruhan

Discriminant

Analysis Case Processing Summary Bank keseluruhan

Unweighted Cases		N	Percent
Valid		128	97,0
Excluded	Missing or out-of-range group codes	0	,0
	At least one missing discriminating variable	4	3,0
	Both missing or out-of-range group codes and at least one missing discriminating variable	0	,0
	Total	4	3,0
Total		132	100,0

Group Statistics Bank keseluruhan

DUMMY		Mean	Std. Deviation	Valid N (listwise)	
				Unweighted	Weighted
,00	CAR	24,9661	20,3465	28	28,000
	NPL	16,9564	20,5750	28	28,000
	PPAP	116,5457	35,0422	28	28,000
	ROA	-1,6900	4,3683	28	28,000
	ROE	-25,9118	66,1984	28	28,000
	LDR	198,8354	669,8963	28	28,000
	PKPD	-92,9082	266,7987	28	28,000
	BOPO	122,3275	46,9038	28	28,000
	NIM	2,6925	2,3059	28	28,000
1,00	CAR	30,1634	36,4299	100	100,000
	NPL	5,4671	7,4942	100	100,000
	PPAP	139,4904	110,1999	100	100,000
	ROA	3,1850	2,2092	100	100,000
	ROE	23,6667	17,1198	100	100,000
	LDR	68,9321	39,4582	100	100,000
	PKPD	82,7081	157,6730	100	100,000
	BOPO	78,3641	17,4123	100	100,000
	NIM	9,1858	18,8537	100	100,000
Total	CAR	29,0265	33,5739	128	128,000
	NPL	7,9804	12,5107	128	128,000
	PPAP	134,4712	99,0876	128	128,000
	ROA	2,1186	3,4576	128	128,000
	ROE	12,8214	39,7933	128	128,000
	LDR	97,3484	315,4777	128	128,000
	PKPD	44,2920	199,5619	128	128,000
	BOPO	87,9811	32,2019	128	128,000
	NIM	7,7654	16,8963	128	128,000



Tests Wilks' Lambda Bank keseluruhan

	Wilks' Lambda	F	df1	df2	Sig.
CAR	,996	,522	1	126	,471
NPL	,855	21,415	1	126	,000
PPAP	,991	1,175	1	126	,281
ROA	,658	65,610	1	126	,000
ROE	,733	45,983	1	126	,000
LDR	,971	3,790	1	126	,054
PKPD	,867	19,394	1	126	,000
BOPO	,679	59,579	1	126	,000
NIM	,975	3,289	1	126	,072

Stepwise Statistics Bank Keseluruhan

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

Step	Entered	Min. D Squared					
		Statistic	Between Groups	Exact F			
				Statistic	df1	df2	Sig.
1	ROA	2,999	,00 and 1,00	65,610	1	126,000	2,496E-13
2	PKPD	3,967	,00 and 1,00	43,044	2	125,000	,000

At each step, the variable that maximizes the Mahalanobis distance between the two closest groups is entered.

- a. Maximum number of steps is 18.
- b. Maximum significance of F to enter is .05.
- c. Minimum significance of F to remove is .10.
- d. F level, tolerance, or VIN insufficient for further computation.

Variables in the Analysis Bank keseluruhan

Step		Tolerance	Sig. of F to Remove	Min. D Squared	Between Groups
1	ROA	1,000	,000		
2	ROA	,999	,000	,887	,00 and 1,00
	PKPD	,999	,000	2,999	,00 and 1,00



Variables Not in the Analysis Bank keseluruhan

Step		Tolerance	Min. Tolerance	Sig. of F to Enter	Min. D Squared	Between Groups
0	CAR	1,000	1,000	,471	,024	,00 and 1,00
	NPL	1,000	1,000	,000	,979	,00 and 1,00
	PPAP	1,000	1,000	,281	,054	,00 and 1,00
	ROA	1,000	1,000	,000	2,999	,00 and 1,00
	ROE	1,000	1,000	,000	2,102	,00 and 1,00
	LDR	1,000	1,000	,054	,173	,00 and 1,00
	PKPD	1,000	1,000	,000	,887	,00 and 1,00
	BOPO	1,000	1,000	,000	2,724	,00 and 1,00
	NIM	1,000	1,000	,072	,150	,00 and 1,00
1	CAR	,951	,951	,379	3,054	,00 and 1,00
	NPL	,995	,995	,001	3,759	,00 and 1,00
	PPAP	1,000	1,000	,362	3,058	,00 and 1,00
	ROE	,540	,540	,159	3,140	,00 and 1,00
	LDR	,997	,997	,052	3,268	,00 and 1,00
	PKPD	,999	,999	,000	3,967	,00 and 1,00
	BOPO	,372	,372	,088	3,207	,00 and 1,00
	NIM	,995	,995	,311	3,072	,00 and 1,00
2	CAR	,922	,922	,827	3,971	,00 and 1,00
	NPL	,796	,796	,087	4,200	,00 and 1,00
	PPAP	,998	,998	,319	4,045	,00 and 1,00
	ROE	,535	,535	,314	4,047	,00 and 1,00
	LDR	,907	,907	,405	4,022	,00 and 1,00
	BOPO	,371	,371	,075	4,220	,00 and 1,00
	NIM	,995	,995	,363	4,032	,00 and 1,00



Wilks' Lambda

Step	Number of Variables	Lambda	df1	df2	df3	Exact F			
						Statistic	df1	df2	Sig.
1	1	,658	1	1	126	65,610	1	126,000	2,496E-13
2	2	,592	2	1	126	43,044	2	125,000	,000

Summary of Canonical Discriminant Functions Bank Keseluruhan

Eigenvalues

Function	Eigenvalue	% of Variance	Cumulative %	Canonical Correlation
1	,689 ^a	100,0	100,0	,639

a. First 1 canonical discriminant functions were used in the analysis.

Wilks' Lambda

Test of Function(s)	Wilks' Lambda	Chi-square	df	Sig.
1	,592	65,495	2	,000

Standardized Canonical Discriminant Function Coefficients Bank keseluruhan

	Function
	1
ROA	,881
PKPD	,494

Structure Matrix

	Function
	1
ROA	,870
BOPO ^a	-,675
ROE ^a	,624
PKPD	,473
NPL ^a	-,280
CAR ^a	,107
LDR ^a	-,097
NIM ^a	,067
PPAP ^a	-,024

Pooled within-groups correlations between discriminating variables and standardized canonical discriminant functions
 Variables ordered by absolute size of correlation within function.

a. This variable not used in the analysis.



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Canonical Discriminant Function
 Coefficients Bank keseluruhan

	Function
	1
ROA	,313
PKPD	,003
(Constant)	-,781

Unstandardized coefficients

Functions at Group Centroids Bank keseluruhan

DUMMY	Function
	1
,00	-1,556
1,00	,436

Unstandardized canonical discriminant functions evaluated at group means

Classification Statistics Bank Keseluruhan

Classification Processing Summary Bank Keseluruhan

Processed		132
Excluded	Missing or out-of-range group codes	0
	At least one missing discriminating variable	0
Used in Output		132

Prior Probabilities for Groups Bank Keseluruhan

DUMMY	Prior	Cases Used in Analysis	
		Unweighted	Weighted
,00	,219	28	28,000
1,00	,781	100	100,000
Total	1,000	128	128,000



Casewise Statistics Bank Keseluruhan

Case Number	Number of Predictors with Missing Values	Actual Group	Predicted Group	Discriminant Scores
				Function 1
Original		1	1	0,037
		1	1	0,266
		1	1	0,990
		1	1	0,348
		1	1	0,242
		1	1	-0,535
		1	1	1,778
		1	1	-0,151
		1	1	0,945
		1	1	0,785
		1	1	0,748
		1	1	0,206
		1	1	-0,137
		1	1	0,201
		1	1	1,254
		1	1	-0,213
		1	1	-0,322
		1	0**	-1,659
		1	1	0,521
	1	1	1	9,366
		1	1	0,194
		1	1	-0,312
		1	1	-0,360
		1	1	0,049
		1	1	-0,193
		1	1	0,438
		1	1	0,016
		1	1	0,483
		1	1	1,578
		1	1	1,371
		1	1	1,637
		1	1	0,082
		1	1	-0,099
		1	1	1,478
		1	1	1,511
		1	1	0,609
		1	1	0,775
		1	1	0,999
		1	1	2,780
		1	1	0,793
		1	1	-0,111
		1	1	1,255
		1	1	0,848
		0	1**	1,404
		0	0	-3,065

**Misclassified case



Casewise Statistics Bank Keseluruhan (Lanjutan)

Case Number	Number of Predictors with Missing Values	Actual Group	Predicted Group	Discriminant Scores
				Function 1
46		0	1**	0,304
47		0	0	-4,799
48		0	0	-13,548
49		0	0	-3,568
50		0	1**	-0,652
51		0	0	-3,941
52		0	0	-1,779
53		0	0	-2,401
54		0	1**	-0,524
55		0	0	-2,802
56		0	0	-2,656
57		0	1**	-0,594
58		0	1**	-0,225
59		1	1	0,450
60		1	1	-0,221
61		1	1	-0,181
62		1	1	1,621
63		1	1	2,669
64		1	1	-0,208
65		1	1	-0,520
66		1	1	0,729
67		1	1	0,632
68		1	1	-0,168
69		1	1	1,158
70		1	1	-0,292
71		1	1	0,118
72		1	1	0,438
73		1	1	0,684
74		1	1	-0,448
75		1	1	0,109
76		1	1	-0,425
77		1	1	0,077
78		1	1	0,601
79		1	1	0,581
80		1	1	-0,263
81		1	1	2,009
82		1	1	1,132
83		1	1	0,715
84		1	1	1,919
85		1	1	0,941
86		1	1	1,333
87		1	1	-0,183
88		1	1	-0,415
89		1	1	1,132
90		1	1	0,127

**Misclassified case



Casewise Statistics Bank Keseluruhan (Lanjutan)

Case Number	Number of Predictors with Missing Values	Actual Group	Predicted Group	Discriminant Scores
				Function 1
91		1	1	-0,145
92		1	1	-0,235
93		1	1	0,761
94		1	1	0,600
95		1	1	0,085
96		1	1	-0,143
97		1	1	2,185
98		1	1	0,109
99		1	1	0,172
100		1	1	-0,001
101		1	1	0,662
102		1	1	-0,159
103		1	1	-0,326
104		1	1	-0,591
105		1	1	-0,084
106		1	1	-0,014
107		1	1	-0,060
108	1	1	1	-0,429
109		1	1	0,783
110		1	1	0,500
111		1	1	-0,095
112		1	1	-0,055
113		1	1	-0,452
114		1	1	0,042
115		1	1	1,099
116		1	1	-0,289
117		1	1	2,247
118		0	1**	-0,630
119		0	0	-4,312
120		0	1**	-0,232
121		0	0	-2,155
122		0	0	-2,515
123		0	1**	-0,369
124		0	1**	-0,717
125		0	1**	-0,646
126		0	1**	-0,631
127		0	1**	-0,816
128		0	1**	-0,606
129		0	1**	-0,384
130		0	0	-3,524
131		0	1**	-0,232
132		0	0	-1,220

**Misclassified case



Classification Results Bank Keseluruhan

		DUMMY	Predicted Group Membership		Total
			,00	1,00	
Original	Count	,00	14	16	30
		1,00	1	101	102
	%	,00	46,7	53,3	100,0
		1,00	1,0	99,0	100,0

a. 87,1% of original grouped cases correctly classified.



Lampiran 6:
 GADJAH MADA

Tabel Perbandingan Sampel yang *Misclassified* dan Data Aktual Pada Rating 134 Bank

No	Nama Bank	Prediksi Model Diskriminan Kinerja Bank Modal Besar	Prediksi Model Diskriminan Kinerja Bank Keseluruhan	Predikat Bank Pada Rating 134 Bank Tahun 2004
1	Bank yang <i>misclassified</i> dari grup 1 ke grup 0 (<i>good</i> ke <i>bad</i>): Bank Credit Lyonnais	<i>Bad</i>	<i>Good</i>	<i>Bad</i>
2	Indonesia* Bank Mizuho Indonesia **	<i>Good</i>	<i>Bad</i>	<i>Good</i>
1	Bank yang <i>miss-classified</i> dari grup 0 ke grup 1 (<i>bad</i> ke <i>good</i>): Deutsche Bank	<i>Good</i>	<i>Good</i>	<i>Bad</i>
2	Bank Niaga	<i>Good</i>	<i>Good</i>	<i>Good</i>
3	Bank Maybank Indocorp*	<i>Good</i>	<i>Bad</i>	<i>Good</i>
4	Bank Global	<i>Good</i>	<i>Good</i>	<i>Bad</i>
5	Bank Pikko**	<i>Bad</i>	<i>Good</i>	<i>Bad</i>
6	Bank Common wealth	<i>Good</i>	<i>Good</i>	<i>Bad</i>
7	Bank Kesawan	<i>Good</i>	<i>Good</i>	<i>Good</i>

* *Miss classified* hanya pada model diskriminan kinerja bank modal besar

** *Miss classified* hanya pada model diskriminan kinerja bank modal keseluruhan



**Tabel Perbandingan Sampel yang *Misclassified* dan Data Aktual
 Pada Rating 134 Bank (Lanjutan)**

No	Nama Bank	Prediksi Model Diskriminan Kinerja Bank Modal Kecil	Prediksi Model Diskriminan Kinerja Bank Keseluruhan	Predikat Bank Pada Rating 134 Bank Tahun 2004
	Bank yang <i>misclassified</i> dari grup 0 ke grup 1 (<i>bad</i> ke <i>good</i>):			
1	Bank Antardaerah	<i>Good</i>	<i>Good</i>	<i>Good</i>
2	Bank Shinta	<i>Good</i>	<i>Good</i>	<i>Good</i>
3	Bank Sri Partha	<i>Good</i>	<i>Good</i>	<i>Bad</i>
4	Bank Jasa Arta	<i>Good</i>	<i>Good</i>	<i>Good</i>
5	Bank Mitraniaga	<i>Good</i>	<i>Good</i>	<i>Good</i>
6	Bank Persyarikatan Indonesia [#]	<i>Good</i>	<i>Good</i>	(tidak ada keterangan)
7	Bank Bisnis	<i>Good</i>	<i>Good</i>	<i>Good</i>
8	Bank Mayora	<i>Good</i>	<i>Good</i>	<i>Bad</i>
9	Bank Index Selindo	<i>Good</i>	<i>Good</i>	<i>Good</i>
10	Standard Chartered Bank	<i>Good</i>	<i>Good</i>	<i>Good</i>
11	JP Morgan Chase Bank *	<i>Good</i>	<i>Bad</i>	<i>Good</i>

* *Miss classified* hanya pada model diskriminan kinerja bank modal kecil

Belum menerbitkan neraca publikasi (per Desember 2003) s.d. awal mei 2004



Kinerja Perbankan Tahun 2004

Kelompok Bank Modal Besar (100 M s/d 10 T)

NO	Nama Bank	NPL	BO/PO	NIM	Klasifikasi BRIB 2004	Z score	Klasifikasi
1	BANK NTB	1,82	79,35	17,87	1	-3,32363	1
2	BPD BALI	0,65	75,91	9,29	1	-1,44792	1
3	BANK MESTIKA	2,9	57,21	12,92	1	-2,46224	1
4	BANK CHINATRUST INDONESIA	3,31	52,18	6,45	1	-1,03668	1
5	BANK DBS INDONESIA	3,65	49,05	5,94	1	-0,95181	1
6	BANK SUMSEL	2,12	86,11	9,33	1	-1,26283	1
7	BANK JASA JAKARTA	0,91	68,65	6,38	1	-0,87407	1
8	BANK BPD JATENG	0,87	76,83	10,25	1	-1,64718	1
9	BANK EKSPOR INDONESIA	0	24,88	7,13	1	-1,69045	1
10	BANK BUKOPIN	2,23	87,38	4,74	1	-0,19009	1
11	BANK JABAR	0,47	83,3	8,8	1	-1,23855	1
12	BANK BTPN	1,79	68,43	18,97	1	-3,72946	1
13	BANK UFJ INDONESIA	3,24	62,95	3,35	1	-0,17845	1
14	BPD SULAWESI SELATAN	2,39	30,81	26,59	1	-5,98012	1
15	BANK BUMIPUTERA	2,9	90,67	5,64	1	-0,32668	1
16	BANK KALBAR	0,83	77,53	9,87	1	-1,55176	1
17	BANK NAGARI	4,47	74,13	8,02	1	-1,04831	1
18	BANK PAPUA	1,93	76,15	13,66	1	-2,40049	1
19	BANK METRO EXPRESS	2,57	68,2	8,35	1	-1,2734	1
20	BANK BPD KALSEL	1,26	79,27	11,27	1	-1,83295	1
21	BANK EKSEKUTIF	4,58	82,63	10,55	1	-1,50483	1
22	BANK BPD DIY	1,16	74,02	13,23	1	-2,35879	1
23	BANK BUANA INDONESIA	0,86	80,35	5,58	1	-0,52882	1
24	BANK NISP	0,84	86,67	3,69	1	-0,00823	1
25	AMERICAN EXPRESS BANK	1,08	94,79	8,96	1	-1,09298	1
26	BANK MUAMALAT	3,15	89,77	5,27	1	-0,2458	1
27	BANK YUDHA BAKTI	1,89	86,74	5,92	1	-0,48117	1
28	BANK SUMUT	3,98	85,12	9,59	1	-1,27113	1
29	BANK JATIM	1,39	75,32	11,28	1	-1,88599	1
30	BPD KALIMANTAN TIMUR	2,51	65,18	6,78	1	-0,95825	1
31	BANK RAKYAT INDONESIA	6,03	79,82	9,54	1	-1,26213	1
32	BANK DKI	4,53	81,79	5,7	1	-0,40769	1
33	BANK ARTA NIAGA KENCANA	3,54	93,52	4,6	1	-0,02622	1
34	THE BANK OF TOKYO-MITSUBISHI	3,17	60,56	3,72	1	-0,29909	1
35	BANK WOORI INDONESIA	7,37	29,37	7,81	1	-1,52536	1
36	BANK NIAGA	3,61	89,12	4,45	1	-0,05102	1
37	BANK MEGA	1,54	76,49	5,64	1	-0,5728	1
38	BANK BUMI ARTA	2,87	81,6	6,4	1	-0,62875	1
39	BANK MALUKU	2,63	82,24	15,61	1	-2,73728	1
40	BANK RIAU	2,77	70,67	5,87	1	-0,6639	1
41	ANZ PANIN BANK	8,04	61,14	11,4	1	-1,87924	1
42	BANK MIZUHO INDONESIA	4,49	73,58	3,48	1	-0,01565	1

**Analisis model diskriminan untuk memprediksi kinerja Bank menurut besaran bank**

MIKAZA, Kurnia Febra, Dr. Erni Ekawati, MBA

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43	KOREA EXCHANGE BANK DANAMON	7,56	35,51	4,99	1	-0,78697	1
44	BANK AGRO	8,03	87,38	5,42	1	-0,14281	1
45	BANK DANAMON INDONESIA	6,78	82,31	5,69	1	-0,31937	1
46	BANK SYARIAH MANDIRI	2,9	93,18	6,43	1	-0,47245	1
47	BANK NUSANTARA PARAHYANGAN	0,31	83,4	3,48	1	-0,02447	1
48	BANK DANPAC	0,94	92,43	2,79	1	0,28201	1
49	BANK UOB INDONESIA	9,56	60,82	5,07	1	-0,38095	1
50	BANK EKONOMI RAHARJA	1,67	82,4	4,15	1	-0,1443	1
51	BANK BPD ACEH	2,88	84,71	6,79	1	-0,67417	1
52	BANK MASPION INDONESIA	2,18	92,61	4,49	1	-0,06137	1
53	BANK ARTHA GRAHA	4,59	94,08	3,82	1	0,19699	1
54	BANK PANIN	9,61	81,32	6,97	1	-0,5273	1
55	BANK RESONA PERDANIA	10,7	61	4,47	1	-0,20113	1
56	BANGKOK BANK	21,39	32,78	4,2	1	-0,16023	1
57	BANK MAYBANK INDOCORP	44,54	79,38	4,74	1	1,17876	1
58	BANK MAYAPADA	4,68	94,35	6,41	1	-0,38919	1
59	BANK OCBC INDONESIA	22,83	61,93	4,36	1	0,26163	1
60	STANDARD CHARTERED BANK	9,68	68,93	5,02	1	-0,25176	1
61	HSBC	11,7	58	5	1	-0,3295	1
62	BANK TABUNGAN NEGARA	3,8	94,41	3,35	1	0,28159	1
63	BANK SUMITOMO MITSUI INDONESIA	17,82	52,66	2,66	1	0,3458	1
64	BANK HAGA	3,05	91,68	3,31	1	0,22628	1
65	RABOBANK INTERNASIONAL INDONESIA	17,56	86,42	2,66	1	0,80934	1
66	CITIBANK	8,43	58,02	7,23	1	-0,95434	1
67	BANK INTERNASIONAL INDONESIA	6,2	93,29	3,1	1	0,40716	1
68	PERMATABANK	11,2	86,6	4,4	1	0,1908	1
69	JP MORGAN CHASE BANK	18,24	37,92	0,18	1	0,72206	1
70	BANK IFI	3,19	94,66	1,71	1	0,6393	1
71	BANK BNP PARIBAS INDONESIA	41,1	104,48	2,3	1	1,96852	0
72	DEUTSCHE BANK	14,11	54,28	3,48	0	0,05085	1
73	BANK FICONENSIA	7,84	94,57	3,97	0	0,28325	1
74	BANK VICTORIA INTERNATIONAL	7,8	95,47	2,44	0	0,64482	1
75	BANK GLOBAL	3,08	97,65	2,62	0	0,46892	1
76	BANK CIC	15,12	103,96	2,68	0	0,96492	1
77	ABN-AMRO BANK	31,47	83,14	3,3	0	1,10371	1
78	BANK COMMONWEALTH	0	97,52	2,64	0	0,35472	1
79	LIPPOBANK	8,84	101,25	3,99	0	0,40719	1
80	BANK OF CHINA		350,92	0,98	0	4,28246	0

Sumber: Rating 134 Bank, Infobank No 303, Juni 2004



Kinerja Perbankan Tahun 2004 (Lanjutan)
GADJAH MADA

Kelompok Bank Modal Kecil (dibawah 100 miliar)

no	Nama Bank	PK/PD	BO/PO	Klasifikasi BRIB 2004	Zscore	Klasifikasi Model Diskriminan
1	BANK KESEJAHTERAAN EKONOMI	89,84	69,85	1	-1,12192	1
2	BANK ARTOS INDONESIA	108,51	90,82	1	-0,00361	1
3	BANK UTAMA INTERNASIONAL	192,63	88,46	1	-0,38813	1
4	BANK CENTRATAMA INTERNASIONAL	126,73	84,12	1	-0,43347	1
5	BANK SINAR HARAPAN BALI	135,73	89,28	1	-0,17151	1
6	BANK AMIN	51,75	90,42	1	0,14427	1
7	BANK HIMPUNAN SAUDARA 1906	99,43	86,25	1	-0,23229	1
8	BANK HALIM	107,87	80,78	1	-0,56393	1
9	BANK DIPO INTERNASIONAL	244,91	75,64	1	-1,26289	1
10	BANK BINTANG MANUNGGAL	-3,56	83,63	1	-0,07004	1
11	BANK LAMPUNG	168,72	71,51	1	-1,2656	1
12	BANK HAGAKITA	168,24	90,29	1	-0,21248	1
13	BANK SWADESI	80,81	83,72	1	-0,31811	1
14	BANK TUGU	158,1	91,4	1	-0,1199	1
15	BPD JAMBI	184,08	59,45	1	-1,98704	1
16	BPD SULAWESI TENGGARA	185,5	69,46	1	-1,43074	1
17	BANK SULUT	66,12	76,21	1	-0,6946	1
18	BANK AKITA	32,28	87,07	1	0,01508	1
19	BANK NTT	81,59	66,26	1	-1,29821	1
20	BANK MAS	1343,4	87,71	1	-3,88244	1
21	BANK LIMAN INTERNASIONAL	103,48	74,8	1	-0,88564	1
22	BANK FAMA INTERNATIONAL	442,53	89,58	1	-1,07511	1
23	BANK BENGKULU	137,7	80,14	1	-0,68926	1
24	BANK HARDA INTERNASIONAL	149,17	92,25	1	-0,04551	1
25	BANK PRIMA MASTER	149,06	93,93	1	0,0489	1
26	BANK GANESHA	8,4	87,39	1	0,10464	1
27	BANK INDEX SELINDO	37,16	89,06	1	0,11188	1
28	BANK HARMONI	-384,17	89,75	1	1,41451	0
29	BANK MITRANIAGA	-14,94	91,75	1	0,41882	1
30	BANK ANTARDAERAH	80,74	93,23	1	0,21466	1
31	BANK MULTICOR	-762,2	65,47	1	1,18892	1
32	BANK INDOMONEX	35,38	95,92	1	0,50138	1
33	BANK BISNIS	169,14	104	1	0,55258	1
34	BANK SHINTA	81,59	86,85	1	-0,14517	1
35	BANK HARFA	133,92	98,6	1	0,35584	1
36	BANK PEMBANGUNAN KALTENG	-5,01	83,04	1	-0,09873	1
37	BANK PURBA DANARTA	32,94	84,29	1	-0,14258	1
38	BANK JASA ARTA	691,45	96,12	1	-1,45563	1



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39	BANK ROYAL INDONESIA	2	102,18	1	0,95208	1
40	BANK MAYORA	16,31	95,48	0	0,53395	1
41	BANK SWAGUNA	96,27	127,91	0	2,11015	0
42	BANK KESAWAN	-10,52	97,41	0	0,72252	1
43	BANK SULTENG	222,37	98,95	0	0,11009	1
44	BANK ALFINDO	44,24	104,32	0	0,9452	1
45	BANK SRI PARTHA	-223,6	97,71	0	1,37856	0
46	BANK INTER-PACIFIC	-740,26	150,03	0	5,85846	0
47	BANK OF AMERICA	35,43	93,11	0	0,34387	1
48	BANK PIKKO	70,64	125,72	0	2,0644	0
49	BANK WINDU KENTJANA	-92,9	170,79	0	5,07894	0
50	BANK INA PERDANA	80,82	163,43	0	4,14562	0
51	BANK CREDIT LYONNAIS INDONESIA		192,77	0	6,03112	0
52	ING BANK *	n.a	n.a	n.a	n.a	n.a
53	BANK PERSYARIKATAN INDONESIA *	n.a	n.a	n.a	n.a	n.a

* Bank-bank yang belum menerbitkan neraca publikasi (per Desember 2003) sampai dengan awal Mei 2004