

Lampiran 1

Tabel Perhitungan Rasio-rasio Z-Score Altman Tahun 2009

Perusahaan	X1				X2			X3			X4			X5		
	current assets	current liabilities	total assets	nilai	retained earnings	total assets	nilai	EBIT	total assets	nilai	BVE	BVTD	nilai	sales	total assets	nilai
Bank Agroniaga Tbk	923.336	2.468.146	2.981.696	-0,5181	-2.929	2.981.696	-0,0009	4.603	2.981.696	0,0015	347.894	2.633.801	0,1321	383.531	2.981.696	0,1286
Bank Central Asia Tbk	149.597.045	248.895.866	282.392.294	-0,3516	22.587.283	282.392.294	0,0799	8.945.092	282.392.294	0,0317	27.856.693	254.535.601	0,1094	27.279.495	282.392.294	0,0966
Bank Negara Indonesia (Persero) Tbk	69.781.555	194.658.102	227.496.967	-0,5489	4.662.449	227.496.967	0,0205	3.443.949	227.496.967	0,0151	19.143.582	208.322.445	0,0919	23.742.151	227.496.967	0,1044
Bank Rakyat Indonesia (Persero) Tbk	110.568.916	262.901.089	316.947.029	-0,4806	17.834.694	316.947.029	0,0563	9.891.228	316.947.029	0,0312	27.257.381	289.689.648	0,0941	38.603.725	316.947.029	0,1218
Bank Tabungan Pensiunan Nasional Tbk	5.333.401	19.404.587	22.272.246	-0,6318	1.924.373	22.272.246	0,0864	622.218	22.272.246	0,0279	2.038.313	20.233.933	0,1007	3.986.269	22.272.246	0,1789
Bank Bukopin Tbk	11.652.066	33.149.126	37.173.318	-0,5783	1.385.475	37.173.318	0,0373	520.333	37.173.318	0,0139	2.541.364	34.631.954	0,0734	4.125.348	37.173.318	0,1109
Bank Bumi Arta Tbk	1.300.854	1.947.043	2.403.186	-0,2689	172.620	2.403.186	0,0718	41.158	2.403.186	0,0171	414.610	1.988.575	0,2085	230.224	2.403.186	0,0958
Bank CIMB Niaga Tbk	20.400.223	88.389.967	107.104.274	-0,6348	3.672.052	107.104.274	0,0343	2.165.587	107.104.274	0,0202	11.276.372	95.827.902	0,1177	12.601.442	107.104.274	0,1177
Bank Danamon Indonesia Tbk	16.466.037	70.825.218	98.597.953	-0,5513	7.741.634	98.597.953	0,0785	2.370.560	98.597.953	0,0240	15.805.751	82.695.967	0,1911	18.567.213	98.597.953	0,1883
Bank ICB Bumiputera Tbk	1.372.525	6.359.529	7.005.700	-0,7118	36.393	7.005.700	0,0052	11.324	7.005.700	0,0016	539.862	6.465.837	0,0835	821.628	7.005.700	0,1173
Bank Internasional Indonesia Tbk	19.429.648	50.293.021	60.965.774	-0,5062	1.767.548	60.965.774	0,0289	39.237	60.965.774	0,0006	5.258.959	55.538.722	0,0947	7.889.391	60.965.774	0,1294
Bank Mayapada Internasional Tbk	2.059.477	6.077.015	7.629.928	-0,5265	126.681	7.629.928	0,0166	59.696	7.629.928	0,0078	993.520	6.636.407	0,1497	933.799	7.629.928	0,1224
Bank Nusantara Parahyangan Tbk	1.274.664	3.494.243	3.896.398	-0,5696	203.141	3.896.398	0,0521	41.135	3.896.398	0,0106	369.425	3.526.972	0,1047	407.731	3.896.398	0,1046
Bank OCBC NISP Tbk	15.562.863	33.789.260	41.422.612	-0,4400	2.196.001	41.422.612	0,0530	746.862	41.422.612	0,0180	5.013.364	36.409.248	0,1377	4.289.909	41.422.612	0,1036
Bank Pan Indonesia Tbk	31.432.529	60.962.776	77.915.717	-0,3790	4.912.285	77.915.717	0,0630	1.466.555	77.915.717	0,0188	11.796.724	66.118.993	0,1784	8.324.397	77.915.717	0,1068

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	current assets	current liabilities	total assets	nilai	retained earnings	total assets	nilai	EBIT	total assets	nilai	BVE	BVTD	nilai	sales	total assets	nilai
Bank Agroniaga Tbk	1.051.128	2.394.246	3.054.092	-0,4398	-82.263	3.054.092	-0,0269	19.381	3.054.092	0,0063	278.286	2.775.806	0,1003	353.899	3.054.092	0,1159
Bank Central Asia Tbk	156.059.804	282.552.527	324.419.069	-0,3899	28.528.020	324.419.069	0,0879	10.653.269	324.419.069	0,0328	34.107.844	289.851.060	0,1177	28.020.102	324.419.069	0,0864
Bank Negara Indonesia (Persero) Tbk	72.822.529	200.463.949	248.580.529	-0,5135	9.990.436	248.580.529	0,0402	5.485.460	248.580.529	0,0221	33.149.525	215.431.004	0,1539	25.881.484	248.580.529	0,1041
Bank Rakyat Indonesia (Persero) Tbk	155.771.053	342.936.351	404.285.602	-0,4629	27.123.160	404.285.602	0,0671	14.908.230	404.285.602	0,0369	36.673.110	367.612.492	0,0998	50.159.695	404.285.602	0,1241
Bank Tabungan Pensiunan Nasional Tbk	10.334.259	28.909.054	34.522.573	-0,5380	2.789.865	34.522.573	0,0808	1.127.264	34.522.573	0,0327	4.217.291	30.305.282	0,1392	5.739.822	34.522.573	0,1663
Bank Bukopin Tbk	16.465.778	43.232.510	47.489.366	-0,5636	1.684.140	47.489.366	0,0355	667.065	47.489.366	0,0140	2.891.958	44.597.408	0,0648	4.351.761	47.489.366	0,0916
Bank Bumi Arta Tbk	1.364.143	2.178.429	2.661.051	-0,3060	192.669	2.661.051	0,0724	36.547	2.661.051	0,0137	434.659	2.226.392	0,1952	248.796	2.661.051	0,0935
Bank CIMB Niaga Tbk	35.558.374	119.608.196	143.652.852	-0,5851	6.000.419	143.652.852	0,0418	3.389.504	143.652.852	0,0236	13.840.500	129.812.352	0,1066	13.816.429	143.652.852	0,0962
Bank Danamon Indonesia Tbk	23.499.758	87.880.746	118.206.573	-0,5446	10.007.647	118.206.573	0,0847	4.001.531	118.206.573	0,0339	18.609.028	99.597.545	0,1868	18.000.689	118.206.573	0,1523
Bank ICB Bumiputera Tbk	2.188.833	7.712.743	8.667.938	-0,6373	43.202	8.667.938	0,0049	38.914	8.667.938	0,0045	700.768	7.967.169	0,0879	907.331	8.667.938	0,1047
Bank Internasional Indonesia Tbk	18.171.635	62.915.530	75.130.433	-0,5955	2.179.915	75.130.433	0,0290	789.736	75.130.433	0,0105	7.459.196	67.671.237	0,1102	8.486.525	75.130.433	0,1129
Bank Mayapada Internasional Tbk	3.266.089	8.125.963	10.102.287	-0,4811	203.765	10.102.287	0,0202	105.755	10.102.287	0,0105	1.483.399	8.618.888	0,1721	1.072.377	10.102.287	0,1062
Bank Nusantara Parahyangan Tbk	1.523.023	4.703.185	5.282.255	-0,6020	250.617	5.282.255	0,0474	63.194	5.282.255	0,0119	515.368	4.766.886	0,1081	454.365	5.282.255	0,0860
Bank OCBC NISP Tbk	15.974.324	40.895.728	50.141.559	-0,4970	2.567.262	50.141.559	0,0512	566.616	50.141.559	0,0113	5.830.743	44.310.816	0,1316	4.197.566	50.141.559	0,0837
Bank Pan Indonesia Tbk	45.025.261	81.775.160	108.995.334	-0,3372	6.605.244	108.995.334	0,0606	1.943.826	108.995.334	0,0178	13.496.754	95.498.580	0,1413	9.545.431	108.995.334	0,0876

Tabel Perhitungan Rasio-rasio Z-Score Altman Tahun 2011

Perusahaan	X1				X2			X3			X4			X5		
	current assets	current liabilities	total assets	nilai	retained earnings	total assets	nilai	EBIT	total assets	nilai	BVE	BVTD	nilai	sales	total assets	nilai
Bank Agroniaga Tbk	1.650.644	2.773.617	3.481.155	-0,3226	-49.406	3.481.155	-0,0142	44.985	3.481.155	0,0129	347.616	3.133.539	0,1109	357.438	3.481.115	0,1027
Bank Central Asia Tbk	143.372.907	330.365.196	381.908.353	-0,4896	36.581.874	381.908.353	0,0958	13.618.758	381.908.353	0,0357	42.027.340	339.165.506	0,1239	31.780.230	381.908.353	0,0832
Bank Negara Indonesia (Persero) Tbk	86.032.269	240.740.090	299.058.161	-0,5173	14.422.051	299.058.161	0,0482	7.461.308	299.058.161	0,0249	37.843.024	261.215.137	0,1449	28.293.271	299.058.161	0,0946
Bank Rakyat Indonesia (Persero) Tbk	170.438.022	392.250.148	469.899.284	-0,4720	40.019.254	469.899.284	0,0852	18.755.880	469.899.284	0,0399	49.820.329	420.078.955	0,1186	53.940.323	469.899.284	0,1148
Bank Tabungan Pensiunan Nasional Tbk	14.590.372	39.573.224	46.651.141	-0,5355	4.186.152	46.651.141	0,0897	1.771.620	46.651.141	0,0379	5.617.198	41.033.943	0,1369	7.656.443	46.651.141	0,1641
Bank Bukopin Tbk	11.511.422	49.732.173	57.183.463	-0,6684	2.249.894	57.183.463	0,0393	940.404	57.183.463	0,0164	4.374.094	52.809.369	0,0828	5.254.341	57.183.463	0,0919
Bank Bumi Arta Tbk	1.198.669	2.436.696	2.963.148	-0,4178	234.141	2.963.148	0,0790	57.015	2.963.148	0,0192	476.131	2.487.017	0,1914	277.859	2.963.148	0,0938
Bank CIMB Niaga Tbk	32.734.411	135.480.619	166.801.130	-0,6159	8.974.768	166.801.130	0,0538	4.391.782	166.801.130	0,0263	18.369.491	148.431.639	0,1238	17.052.975	166.801.130	0,1022
Bank Danamon Indonesia Tbk	29.526.516	100.070.030	141.934.432	-0,4970	12.334.684	141.934.432	0,0869	4.611.556	141.934.432	0,0325	25.836.501	116.097.931	0,2225	21.095.612	141.934.432	0,1486
Bank ICB Bumiputera Tbk	1.924.633	6.439.301	7.299.826	-0,6185	-55.745	7.299.826	-0,0076	-125.002	7.299.826	-0,0171	623.093	6.676.733	0,0933	893.595	7.299.826	0,1224
Bank Internasional Indonesia Tbk	23.666.437	78.958.902	94.919.111	-0,5825	2.802.779	94.919.111	0,0295	985.306	94.919.111	0,0104	7.954.003	86.965.108	0,0915	10.170.104	94.919.111	0,1071
Bank Mayapada Internasional Tbk	3.255.057	10.729.545	12.951.201	-0,5771	383.140	12.951.201	0,0296	230.477	12.951.201	0,0178	1.663.595	11.287.605	0,1474	1.373.785	12.951.201	0,1061
Bank Nusantara Parahyangan Tbk	1.654.464	5.892.219	6.572.646	-0,6448	318.159	6.572.646	0,0484	91.757	6.572.646	0,0139	582.910	5.989.736	0,0973	636.322	6.572.646	0,0968
Bank OCBC NISP Tbk	15.824.990	49.070.275	59.834.397	-0,5556	3.319.916	59.834.397	0,0555	1.005.875	59.834.397	0,0168	6.590.379	53.244.018	0,1238	4.838.032	59.834.397	0,0809
Bank Pan Indonesia Tbk	41.573.960	98.911.424	124.754.179	-0,4596	8.435.575	124.754.179	0,0676	2.736.366	124.754.179	0,0219	15.888.131	108.866.048	0,1459	12.055.941	124.754.179	0,0966

Lampiran 2

Table Perhitungan Nilai Z-Score

No	Perusahaan	2009	2010	2011
1	Bank Agroniaga Tbk	-0,1837	-0,1607	-0,0541
2	Bank Central Asia Tbk	0,0564	0,0326	-0,0240
3	Bank Negara Indonesia (Persero) Tbk	-0,1864	-0,0970	-0,0973
4	Bank Rakyat Indonesia (Persero) Tbk	-0,0389	0,0052	0,0221
5	Bank Tabungan Pensiunan Nasional Tbk	-0,0721	0,0085	0,0313
6	Bank Bukopin Tbk	-0,1980	-0,2118	-0,2683
7	Bank Bumi Arta Tbk	0,1044	0,0599	0,3007
8	Bank CIMB Niaga Tbk	-0,1964	-0,1701	-0,1603
9	Bank Danamon Indonesia Tbk	0,0141	0,0168	0,0599
10	Bank ICB Bumiputera Tbk	-0,3489	-0,2974	-0,3417
11	Bank Internasional Indonesia Tbk	-0,1675	-0,2107	-0,2151
12	Bank Mayapada Internasional Tbk	-0,1541	-0,1171	-0,1657
13	Bank Nusantara Parahyangan Tbk	-0,1831	-0,2231	-0,2404
14	Bank OCBC NISP Tbk	-0,0534	-0,1391	-0,1665
15	Bank Pan Indonesia Tbk	0,0217	0,0117	-0,0464