|  |  |  |  |  |  |  |  |  |  |  |
| --- | --- | --- | --- | --- | --- | --- | --- | --- | --- | --- |
| TAHUN | CR | DER | LR | OPM | NPM | ITO | TAT | ROI | ROE | EPS |
| 2009 | 0.86 | 1.27 | 0.56 | 0.9 | 0.04 | 89.05 | 0.24 | 0.86 | 1.95 | 0 |
| 2009 | 0.55 | 2.01 | 0.67 | 0.17 | 0.08 | 167.68 | 0.34 | 2.72 | 8.19 | 0 |
| 2009 | 1.47 | 0.59 | 0.37 | 0.98 | 0.32 | 330.24 | 0.48 | 15.13 | 23.99 | 1 |
| 2009 | 0.35 | 5 | 0.83 | 2.34 | -1.43 | 36.21 | 0.11 | -15.23 | -91.4 | 0 |
| 2009 | 0.6 | 0.98 | 0.49 | 0.34 | 0.17 | 103.2 | 0.69 | 11.64 | 23.03 | 1 |
| 2009 | 1.38 | 2.44 | 0.71 | 0.73 | 0.7 | 64.31 | 0.18 | 12.92 | 44.41 | 1 |
| 2009 | 1.41 | 1.83 | 0.55 | 0.05 | 0.02 | 9.05 | 2.8 | 6.04 | 17.12 | 0 |
| 2009 | 0.33 | 2.11 | 0.68 | 0.18 | 12.47 | 565.33 | 0.5 | 6.24 | 19.24 | 1 |
| 2010 | 0.82 | 1.38 | 0.58 | 0.93 | 0.06 | 92.61 | 0.22 | 1.28 | 3.04 | 0 |
| 2010 | 0.52 | 1.9 | 0.65 | 0.17 | 0.04 | 186.96 | 0.37 | 1.36 | 3.94 | 0 |
| 2010 | 0.54 | 0.21 | 0.18 | 0.64 | 0.38 | 119.36 | 0.29 | 11.17 | 13.57 | 1 |
| 2010 | 0.22 | 38.53 | 1.03 | 3.31 | -3.72 | 5.76 | 0.08 | -31.27 | 1173.23 | 0 |
| 2010 | 0.91 | 0.78 | 0.44 | 0.33 | 0.23 | 89.81 | 0.68 | 15.82 | 28.19 | 1 |
| 2010 | 3.36 | 1.23 | 0.55 | 0.72 | 0.52 | 2.08 | 0.13 | 6.8 | 15.18 | 1 |
| 2010 | 1.48 | 1.8 | 0.64 | 0.07 | 0 | 9.14 | 2.3 | -0.05 | -0.15 | 0 |
| 2010 | 0.49 | 1.33 | 0.57 | 0.3 | 16.56 | 201.4 | 0.64 | 10.61 | 24.68 | 1 |
| 2011 | 0.32 | 1.8 | 0.64 | 1.07 | -0.32 | 162.08 | 0.21 | -6.76 | -18.91 | 0 |
| 2011 | 0.55 | 1.77 | 0.64 | 0.14 | 0.05 | 271.14 | 0.39 | 1.79 | 4.96 | 0 |
| 2011 | 2.35 | 0.42 | 0.3 | 0.7 | 0.72 | 14.07 | 0.21 | 15.02 | 21.36 | 1 |
| 2011 | 0.26 | 2.76 | 0.73 | 3.33 | -2.51 | 17 | 0.08 | -19.52 | -73.43 | 0 |
| 2011 | 0.96 | 0.69 | 0.41 | 0.3 | 0.22 | 65.92 | 0.69 | 15.02 | 25.39 | 1 |
| 2011 | 1.36 | 1.54 | 0.61 | 0.73 | 0.51 | 4.27 | 0.14 | 7.19 | 18.28 | 1 |
| 2011 | 1.38 | 2.49 | 0.71 | 0.08 | 0 | 8.37 | 1.87 | 0.04 | 0.12 | 0 |
| 2011 | 0.39 | 1.28 | 0.56 | 0.24 | 15.12 | 213.39 | 0.6 | 9.08 | 20.67 | 1 |
| 2012 | 0.27 | 4.53 | 0.82 | 1.21 | -1.39 | 308.55 | 0.26 | -36.32 | -200.71 | 0 |
| 2012 | 0.75 | 1.85 | 0.65 | 0.14 | 0.04 | 84.18 | 0.41 | 1.59 | 4.52 | 0 |
| 2012 | 2.41 | 0.28 | 0.22 | 0.73 | 0.47 | 61.89 | 0.38 | 17.96 | 23.05 | 1 |
| 2012 | 0.28 | 1.88 | 0.65 | 1.97 | 0.94 | 9.27 | 0.12 | -10.9 | -31.36 | 0 |
| 2012 | 1.16 | 0.66 | 0.4 | 0.33 | 0.24 | 89.54 | 0.69 | 16.51 | 27.45 | 1 |
| 2012 | 1.05 | 2.37 | 0.7 | 0.75 | 0.48 | 1.15 | 0.12 | 5.74 | 19.35 | 1 |
| 2012 | 1.52 | 1.9 | 0.66 | 0.09 | 0.04 | 6.1 | 1.79 | 7.2 | 20.92 | 0 |
| 2012 | 0.42 | 1.31 | 0.57 | 0.21 | 13.09 | 333.63 | 0.59 | 7.74 | 17.85 | 1 |
| 2013 | 0.09 | 11.86 | 1.11 | 1 | -1.27 | 207.99 | 0.23 | -28.98 | 262.58 | 0 |
| 2013 | 0.53 | 2.3 | 0.7 | 0.06 | -0.11 | 62.33 | 0.44 | -4.85 | -16.01 | 0 |
| 2013 | 1.58 | 0.47 | 0.32 | 0.77 | 0.35 | 136.74 | 0.36 | 12.67 | 18.68 | 1 |
| 2013 | 0.36 | 4.2 | 0.81 | 1.66 | 7.39 | 11.75 | 0.15 | -15.97 | -83.1 | 0 |
| 2013 | 1.16 | 0.65 | 0.39 | 0.31 | 0.25 | 111.93 | 0.65 | 15.95 | 26.35 | 1 |
| 2013 | 0.66 | 3.55 | 0.78 | 0.76 | 0.35 | 1.21 | 0.14 | 5 | 22.75 | 1 |
| 2013 | 1.7 | 3.06 | 0.75 | 0.14 | 0.05 | 3.01 | 1.26 | 6.22 | 25.25 | 0 |
| 2013 | 0.74 | 1.63 | 0.62 | 0.08 | 4.97 | 398.37 | 0.53 | 2.62 | 6.9 | 1 |
| 2014 | 0.03 | -2.96 | 1.51 | 1.8 | 2.04 | 2.14 | 0.16 | -37.84 | 74.03 | 0 |
| 2014 | 0.41 | 2.75 | 0.73 | 0.03 | -0.08 | 118.74 | 0.45 | -3.5 | -13.12 | 0 |
| 2014 | 1.95 | 0.33 | 0.25 | 0.83 | 0.07 | 239.77 | 0.28 | 2.02 | 2.67 | 1 |
| 2014 | 0.31 | 3.48 | 0.78 | 1.33 | -0.07 | 9.36 | 0.17 | -7.77 | -34.81 | 0 |
| 2014 | 1.06 | 0.64 | 0.39 | 0.32 | 0.24 | 128.66 | 0.64 | 15.24 | 24.93 | 1 |
| 2014 | 0.35 | 4.33 | 0.81 | 0.85 | 0.41 | 1.26 | 0.15 | 6.16 | 32.84 | 1 |
| 2014 | 2.59 | 2.82 | 0.74 | 0.15 | 0.33 | 4.72 | 1.19 | 3.66 | 13.96 | 0 |
| 2014 | 0.36 | 3.56 | 0.78 | 0.02 | -3.91 | 298.19 | 0.37 | -1.44 | -6.57 | 1 |

**Logistic Regression**

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| **Case Processing Summary** |
| Unweighted Casesa | N | Percent |
| Selected Cases | Included in Analysis | 48 | 100.0 |
| Missing Cases | 0 | .0 |
| Total | 48 | 100.0 |
| Unselected Cases | 0 | .0 |
| Total | 48 | 100.0 |
| a. If weight is in effect, see classification table for the total number of cases. |

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| **Dependent Variable Encoding** |
| Original Value | Internal Value |
| FD | 0 |
| NFD | 1 |

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| **Iteration Historya,b,c** |
| Iteration | -2 Log likelihood | Coefficients |
| Constant |
| Step 0 | 1 | 66.542 | .000 |
| a. Constant is included in the model. |
| b. Initial -2 Log Likelihood: 66.542 |
| c. Estimation terminated at iteration number 1 because parameter estimates changed by less than .001. |

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| **Classification Tablea,b** |
|  | Observed | Predicted |
|  | EPS | Percentage Correct |
|  | FD | NFD |
| Step 0 | EPS | FD | 0 | 24 | .0 |
| NFD | 0 | 24 | 100.0 |
| Overall Percentage |  |  | 50.0 |
| a. Constant is included in the model. |
| b. The cut value is .500 |

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| **Iteration Historya,b,c,d** |
| Iteration | -2 Log likelihood | Coefficients |
| Constant | CR | DTA | ATO | ROA |
| Step 1 | 1 | 36.947 | -2.144 | -.987 | 5.356 | -.961 | .172 |
| 2 | 28.751 | -5.372 | -1.382 | 11.291 | -1.882 | .323 |
| 3 | 25.048 | -8.904 | -1.640 | 17.921 | -3.420 | .487 |
| 4 | 23.590 | -12.337 | -1.822 | 24.498 | -5.316 | .649 |
| 5 | 23.242 | -14.816 | -1.988 | 29.324 | -6.814 | .768 |
| 6 | 23.219 | -15.681 | -2.054 | 30.995 | -7.309 | .809 |
| 7 | 23.219 | -15.750 | -2.059 | 31.127 | -7.345 | .812 |
| 8 | 23.219 | -15.751 | -2.059 | 31.127 | -7.345 | .812 |
| a. Method: Enter |
| b. Constant is included in the model. |
| c. Initial -2 Log Likelihood: 66.542 |
| d. Estimation terminated at iteration number 8 because parameter estimates changed by less than .001. |

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| **Model Summary** |
| Step | -2 Log likelihood | Cox & Snell R Square | Nagelkerke R Square |
| 1 | 23.219a | .594 | .793 |
| a. Estimation terminated at iteration number 8 because parameter estimates changed by less than .001. |

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| **Hosmer and Lemeshow Test** |
| Step | Chi-square | df | Sig. |
| 1 | 3.890 | 8 | .867 |

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| **Classification Tablea** |
|  | Observed | Predicted |
|  | EPS | Percentage Correct |
|  | FD | NFD |
| Step 1 | EPS | FD | 21 | 3 | 87.5 |
| NFD | 3 | 21 | 87.5 |
| Overall Percentage |  |  | 87.5 |
| a. The cut value is .500 |

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| **Variables in the Equation** |
|  | B | S.E. | Wald | df | Sig. |  | 95% C.I.for EXP(B) |
| Lower | Upper |
| Step 1a | CR | -2.059 | .864 | 5.677 | 1 | .017 | .128 | .023 | .694 |
| DTA | 31.127 | 12.818 | 5.897 | 1 | .015 | 32996152692627.207 | 405.412 | 2685529434235037000000000.000 |
| ATO | -7.345 | 3.757 | 3.823 | 1 | .051 | .001 | .000 | 1.018 |
| ROA | .812 | .310 | 6.868 | 1 | .009 | 2.253 | 1.227 | 4.137 |
| Constant | -15.751 | 7.046 | 4.996 | 1 | .025 | .000 |  |  |
| a. Variable(s) entered on step 1: CR, DTA, ATO, ROA. |