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Lampiran I-1  
 Laporan Keuangan Bank Arya Panduarta  
 ( Dalam Jutaan Rupiah)

	1995	1996	1997
Total Aset	6.331.043	7.999.688	12.592.570
Akiva Lancar	5.630.806	7.165.539	11.118.204
Total Hutang	5.796.525	7.383.959	11.749.158
Hutang Lancar	4.820.260	6.229.613	9.726.148
Laba Ditahan	198.070	275.389	502.979
<i>EBIT</i>	130.088	179.376	106.703
<i>EAT</i>	96.093	137.877	69.878
<i>EPS</i>	382	273	138
<i>Closing Price</i>	3.550	3.400	675

Lampiran 1-2  
 Laporan Keuangan Bank Umum Servitia  
 ( Dalam Jutaan Rupiah)

	1995	1996	1997
Total Aset	2.721.098	3.465.837	5.741.963
Aktiva Lancar	2.582.945	3.262.609	5.370.819
Total Hutang	2.574.452	3.303.060	5.206.624
Hutang Lancar	2.328.597	3.147.510	4.935.462
Laba Ditahan	27.069	43.200	14.512
<i>EBIT</i>	21.160	31.308	17.825
<i>EAT</i>	14.514	21.937	10.393
<i>EPS</i>	121	92	11
<i>Closing Price</i>	400	300	250

Lampiran 1-3  
 Laporan Keuangan Bank Bahari  
 ( Dalam Jutaan Rupiah )

	1995	1996	1997
Total Aset	476.653	737.892	796.933
Aktiva Lancar	443.468	674.023	706.414
Total Hutang	413.174	1.030.501	634.637
Hutang Lancar	359.876	528.979	656.807
Laba Ditahan	3.204	7.116	9.771
<i>EBIT</i>	5.016	10.217	12.132
<i>EAT</i>	3.117	7.012	8.655
<i>EPS</i>	26	58	33
<i>Closing Price</i>	300	300	350

Lampiran 1-4  
 Laporan Keuangan Bank Rama  
 ( Dalam jutaan Rupiah )

	1995	1996	1997
Total Aset	926.369	1.264.176	1.266.727
Aktiva Lancar	886.956	1.216.250	1.158.130
Total Hutang	785.129	1.107.950	1.110.171
Hutang Lancar	738.275	1.070.951	971.748
Laba Ditahan	32.311	47.297	47.627
<i>EBIT</i>	32.378	35.176	19.524
<i>EAT</i>	22.452	23.986	10.830
<i>EPS</i>	299	228	103
<i>Closing Price</i>	1.700	1.700	1.650

Lampiran 1-5  
 Laporan Keuangan Bank Tamara  
 ( Dalam Jutaan Rupiah )

	1995	1996	1997
Total Aset	2.059.455	2.892.781	3.049.282
Aktiva Lancar	1.957.012	2.721.001	2.771.823
Total Hutang	1.919.417	2.672.113	2.802.894
Hutang Lancar	1.595.625	2.217.354	1.857.381
Laba Ditahan	56.357	85.238	85.703
<i>EBIT</i>	34.083	50.066	54.858
<i>EAT</i>	23.428	34.262	38.140
<i>EPS</i>	325	276	267
<i>Closing Price</i>	2.100	2.000	1.250

Lampiran 1-6  
Laporan Keuangan Bank Duta  
( Dalam Jutaan Rupiah )

	1995	1996	1997
Total Aset	3.287.965	5.261.794	6.875.355
Aktiva Lancar	2.992.343	4.924.682	6.409.095
Total Hutang	2.876.827	4.826.923	6.401.514
Hutang Lancar	2.015.645	3.085.715	4.346.860
Laba Ditahan	67.981	91.714	130.684
<i>EBIT</i>	40.126	70.771	81.273
<i>EAT</i>	39.916	46.205	50.482
<i>EPS</i>	213	123	135
<i>Closing Price</i>	1.300	1.600	600

Lampiran 1-7  
 Laporan Keuangan Bank United City  
 ( Dalam Jutaan Rupiah )

	1995	1996	1997
Total Aset	1.168.398	1.238.006	1.950.684
Aktiva Lancar	1.134.018	1.195.008	1.880.565
Total Hutang	1.102.412	1.166.114	1.791.089
Hutang Lancar	842.291	1.052.317	1.606.869
Laba Ditahan	15.986	13.483	36.436
<i>EBIT</i>	44.200	17.324	18.345
<i>EAT</i>	8.832	11.730	13.061
<i>EPS</i>	88	117	64
<i>Closing Price</i>	525	675	425



Lampiran 1-8  
 Laporan Keuangan Bank Mashill Utama  
 ( Dalam Jutaan Rupiah )

	1995	1996	1997
Total Aset	1.238.252	1.641.555	1.527.351
Aktiva Lancar	1.163.849	1.557.940	1.386.494
Total Hutang	1.094.681	1.479.154	1.283.193
Hutang Lancar	946.170	1.362.514	982.487
Laba Ditahan	31.471	50.301	55.898
<i>EBIT</i>	22.632	35.033	21.559
<i>EAT</i>	16.890	24.270	13.920
<i>BPS</i>	155	112	38
<i>Closing Price</i>	1.025	2.275	400

Lampiran 1-9  
 Laporan Keuangan Bank Dagang Negara Indonesia  
 ( Dalam Jutaan Rupiah )

	1995	1996	1997
Total Aset	12.435.865	16.651.468	19.989.732
Aktiva Lancar	11.591.117	15.596.712	15.420.649
Total Hutang	11.343.743	15.578.573	18.189.139
Hutang Lancar	8.374.007	12.359.085	11.193.467
Laba Dirahan	270.083	250.856	250.856
<i>EBIT</i>	197.571	270.766	-59.003
<i>EAT</i>	140.090	190.430	-59.292
<i>EPS</i>	85	116	-36
<i>Closing Price</i>	1.875	2.400	350

Lampiran 1-10  
 Laporan Keuangan Bank Umum Nasional  
 ( Dalam Jutaan Rupiah )

	1995	1996	1997
<b>Total Aset</b>	5.988.569	7.147.941	6.343.051
Aktiva Lancar	5.288.536	6.544.339	5.158.626
Total Hutang	5.681.649	6.634.091	10.231.855
Hutang Lancar	4.305.031	5.259.961	6.022.173
Laba Ditahan	144.920	195.050	-4.207.604
<i>EBIT</i>	77.123	96.995	-4.380.517
<i>EAT</i>	53.252	66.732	-4.380.517
<i>EPS</i>	340	213	-13.968
<i>Closing Price</i>	1.425	1.700	1.000

Lampiran 1-11  
 Laporan Keuangan Bank Internasional Indonesia  
 ( Dalam Jutaan Rupiah )

	1995	1996	1997	1998	1999	2000	2001	2002
Total Aset	12.899.081	17.707.033	24.697.680	35.241.838	40.185.239	37.210.267	30.754.466	36.325.265
Aktiva Lancar	12.419.519	17.003.413	22.922.109	31.943.890	29.598.349	26.693.912	8.715.772	10.562.682
Total Hutang	11.891.527	16.634.819	22.141.954	43.918.964	38.249.105	34.871.627	32.953.577	33.348.478
Hutang Lancar	8.759.179	13.312.647	14.548.002	27.329.913	26.574.110	29.162.643	26.952.790	29.509.555
Laba Ditahan	426.701	278.401	602.582	-10.630.291	-11.131.033	-10.728.621	-16.288.825	-16.156.308
<i>EBIT</i>	269.872	368.824	358.586	-11.772.493	-2.057.634	381.333	-3.328.347	139.253
<i>EAT</i>	192.196	260.410	244.406	-10.790.097	-2.092.809	267.487	-4.130.540	132.517
<i>EPS</i>	608	135	76	-3.336	-40	5	-79	2
<i>Closing Price</i>	7.575	2.325	325	225	100	40	25	50

Lampiran 1-12  
Laporan Keuangan Bank NISP  
( Dalam Jutaan Rupiah )

	1995	1996	1997	1998	1999	2000	2001	2002
Total Aset	875.313	1.198.930	1.703.668	2.669.216	4.044.069	5.260.660	7.137.365	10.711.351
Aktiva Lancar	804.194	1.071.781	1.499.052	2.362.456	3.672.291	4.814.831	6.592.539	10.092.100
Total Hutang	759.634	1.070.864	1.530.591	2.356.290	3.718.517	4.881.282	6.654.575	9.908.475
Hutang Lancar	645.873	929.765	1.076.764	1.877.633	3.157.031	4.379.055	6.131.059	9.588.635
Laba Ditahan	26.929	39.316	84.326	24.080	36.705	91.651	145.132	237.496
<i>EBIT</i>	23.476	25.791	33.975	24.869	25.018	70.692	94.852	136.498
<i>EAT</i>	17.192	18.637	24.182	26.310	19.491	60.290	71.492	92.916
<i>EPS</i>	275	149	138	48	35	110	118	92
<i>Closing Price</i>	1.400	2.675	700	375	650	290	210	400

Lampiran 1-13  
Laporan Keuangan Bank Global Internasional  
( Dalam Jutaan Rupiah )

	1995	1996	1997	1998	1999	2000	2001	2002
Total Aset	100.286	143.586	244.767	494.572	761.444	854.161	1.140.914	1.754.208
Aktiva Lancar	94.093	134.209	218.868	310.127	572.884	687.198	906.864	1.391.036
Total Hutang	84.200	117.574	157.507	410.688	451.891	546.098	830.592	1.383.888
Hutang Lancar	73.471	96.311	145.266	343.813	441.166	531.427	823.970	1.380.111
Laba Ditahan	3.996	1.012	7.260	3.884	7.983	6.493	8.751	68.749
<i>EBIT</i>	1.558	1.389	9.031	-1.700	4.313	2.618	4.768	4.748
<i>EAT</i>	1.055	1.012	6.248	-1.318	3.206	1.791	4.499	4.376
<i>EPS</i>	44	40	83	-9	3	1	1	1
<i>Closing Price</i>	450	425	800	950	175	110	95	120

Lampiran I-14  
Laporan Keuangan Bank Niaga  
( Dalam Jutaan Rupiah )

	1995	1996	1997	1998	1999	2000	2001	2002
Total Aset	6.587.343	7.865.047	10.965.187	12.274.237	6.651.385	18.698.548	22.956.693	22.837.562
Aktiva Lancar	6.068.720	7.192.157	10.207.843	11.567.752	6.117.687	8.288.315	13.160.207	15.902.634
Total Hutang	6.285.311	7.250.923	10.253.674	15.404.343	15.071.774	17.602.813	21.739.910	21.361.435
Hutang Lancar	5.100.640	5.428.941	7.350.288	10.384.547	12.614.891	14.454.959	17.562.439	18.237.707
Laba Ditahan	164.144	240.933	338.315	-3.503.304	-8.793.587	-8.921.495	-8.800.448	-8.541.103
EBIT	92.814	140.274	75.119	-4.010.535	-5.603.972	66.932	77.385	140.810
EAT	63.955	97.977	44.575	-3.989.561	-5.604.333	64.829	203.303	141.119
EPS	553	259	62	-5.552	-7.800	43	136	94
Closing Price	4.550	5.600	475	250	175	70	60	35

Lampiran I-15  
Laporan Keuangan Bank Piko  
( Dalam Jutaan Rupiah )

	1995	1996	1997	1998	1999	2000	2001	2002
Total Aset	172.587	322.189	376.291	1.022.712	1.001.166	680.802	1.120.834	1.760.280
Aktiva Lancar	166.282	283.215	349.910	954.429	881.317	511.843	896.364	1.384.234
Total Hutang	150.663	243.946	286.840	920.490	896.210	691.677	1.007.133	1.627.634
Hutang Lancar	147.926	237.807	279.990	905.582	890.491	686.263	830.256	1.389.491
Laba Ditahan	6.074	5.843	12.488	29.822	31.599	-82.097	-82.435	-63.490
<i>EBIT</i>	4.138	8.490	18.201	11.575	2.096	-161.509	9.200	15.164
<i>EAT</i>	2.872	5.841	12.488	7.466	1.777	-113.030	5.388	7.549
<i>EPS</i>	91	46	98	58	14	-883	14	20
<i>Closing Price</i>	1.400	1.200	400	450	450	400	300	185



Lampiran 1-16  
 Laporan Keuangan Bank Inter-Pacific  
 ( Dalam Jutaan Rupiah )

	1995	1996	1997	1998	1999	2000	2001	2002
Total Aset	866.058	1.020.983	1.124.470	1.479.365	585.051	720.573	719.622	528.860
Aktiva Lancar	839.780	995.396	1.100.203	1.433.163	530.741	712.206	711.398	523.840
Total Hutang	769.839	917.387	1.020.448	2.228.596	541.930	676.195	650.762	456.264
Hutang Lancar	567.912	713.510	505.959	1.485.469	36.997	40.278	150.647	28.005
Laba Ditahan	27.472	34.846	35.272	-817.980	-988.129	-988.872	-962.389	-958.654
<i>EBIT</i>	18.924	24.502	15.954	-852.552	-170.128	1.255	24.486	3.739
<i>EAT</i>	11.541	16.374	10.426	-817.980	-170.128	1.255	24.484	3.735
<i>EPS</i>	231	327	209	-13.088	-411	3	59	9
<i>Closing Price</i>	1.850	1.600	1.550	200	150	70	80	10

Lampiran 1-17  
Laporan Keuangan Bank Lippo  
( Dalam jutaan Rupiah )

	1995	1996	1997	1998	1999	2000	2001	2002
Total Aset	7.624.154	10.182.424	12.960.508	15.080.150	23.779.365	22.627.375	23.810.985	25.200.175
Aktiva Lancar	7.200.171	9.677.459	12.338.547	10.722.559	11.203.133	11.967.445	13.422.147	15.288.343
Total Hutang	7.117.975	9.275.491	11.957.460	20.128.146	21.465.925	20.094.439	21.014.833	22.884.659
Hutang Lancar	6.019.469	8.834.515	11.384.774	18.887.863	18.506.337	19.615.484	20.574.210	22.362.823
Laba Ditahan	220.514	321.325	417.440	-7.274.670	-8.911.041	-8.691.545	-8.428.329	-8.908.965
<i>EBIT</i>	137.296	161.292	170.817	-8.352.734	-1.827.259	212.483	328.969	-242.836
<i>EAT</i>	83.755	116.505	118.106	-7.702.226	-1.639.825	246.418	270.568	-506.455
<i>EPS</i>	147	136	138	-8.280	-1.010	152	8	-16
<i>Closing Price</i>	3.525	2.300	600	400	250	55	30	260

Lampiran 1-18  
Laporan Keuangan Bank Danamon  
( Dalam Jutaan Rupiah )

	1995	1996	1997	1998	1999	2000	2001	2002
Total Aset	14.015.108	22.020.139	28.292.446	22.908.570	39.529.153	62.168.058	52.680.346	46.911.346
Aktiva Lancar	13.240.166	20.960.583	26.451.286	15.650.887	15.734.987	15.546.230	21.611.876	29.915.150
Total Hutang	13.159.321	20.178.586	26.366.745	50.610.166	54.168.218	57.639.755	1.380.424	2.007.310
Hutang Lancar	11.328.740	18.450.119	14.792.863	12.934.212	39.412.778	31.500.569	42.169.253	37.053.896
Laba Ditahan	275.598	421.364	350.512	-29.121.785	-48.542.129	-58.424.547	-93.862	-87.263
EBIT	193.422	281.214	18.379	-27.871.457	-5.207.934	306.284	-30.219	9.341
EAT	132.544	201.655	-5.022	-25.704.749	-7.002.005	340.053	722.900	948.034
EPS	296	180	-4	-11.475	-29	1	30	39
Closing Price	3.000	2.225	350	175	225	60	280	350

Lampiran 1-19  
 Laporan Keuangan Bank Negara Indonesia  
 ( Dalam Jutaan Rupiah )

	1995	1996	1997	1998	1999	2000	2001	2002
Total Aset	32.170.776	34.882.473	57.174.551	57.360.735	97.717.803	117.880.337	129.053.150	125.623.157
Aktiva Lancar	30.995.041	33.127.338	54.518.340	50.896.709	38.224.050	46.740.889	61.958.828	63.462.012
Total Hutang	30.588.251	32.051.359	53.995.219	98.015.904	98.744.261	109.382.728	122.255.254	117.392.554
Hutang Lancar	21.463.956	25.026.198	39.139.257	70.862.434	75.460.293	86.918.649	103.928.605	100.330.709
Laba Ditahan	345.351	285.885	634.103	-43.200.398	-3.809.403	-56.073.336	-58.328.903	-56.895.697
EBIT	378.677	466.588	470.192	-46.385.478	-14.776.724	214.300	1.756.256	2.510.653
EAT	274.023	335.133	315.237	-43.603.639	-13.259.860	295.473	1.756.170	2.508.046
EPS	111	77	73	-10.047	-3.031	21	12	18
Closing Price	1.350	1.250	525	300	300	95	90	110

Lampiran I-20  
Laporan Keuangan Bank Pan Indonesia  
( Dalam Jutaan Rupiah )

	1995	1996	1997	1998	1999	2000	2001	2002
Total Aset	4.173.372	5.374.596	7.890.342	10.407.308	11.346.770	16.600.700	23.589.175	15.940.612
Aktiva Lancar	3.944.674	5.114.857	7.490.051	9.998.039	10.574.468	13.613.268	10.032.320	12.119.519
Total Hutang	3.659.532	4.793.614	6.858.086	9.047.502	8.473.526	13.933.879	20.107.004	12.439.121
Hutang Lancar	3.015.298	3.749.091	4.764.562	6.461.548	6.710.631	11.935.114	17.547.093	11.068.663
Laba Ditahan	140.780	207.922	297.893	274.610	348.683	142.254	959.135	978.415
<i>EBIT</i>	78.467	117.032	146.588	5.722	37.666	20.250	28.791	139.381
<i>EAT</i>	50.039	80.179	101.546	4.096	35.340	28.857	2.207	100.809
<i>EPS</i>	166	133	112	3	12	10	0,1	7
<i>Closing Price</i>	1.600	2.000	675	400	675	170	60	100

data

	bangkrut	tidak
1	9429	2.4509
2	5741	2.0055
3	7025	2.7187
4	1.3554	1.8911
5	2.2467	1.8388
6	2.1458	3.7439
7	1.0954	.7214
8	2.0693	2.7654
9	1.4416	1.9000
10	-7.6642	2.6076

## NPar Tests

### Wilcoxon Signed Ranks Test

#### Ranks

	N	Mean Rank	Sum of Ranks
Tidak Bangkrut - Bangkrut			
Negative Ranks	2 <sup>a</sup>	1,50	3,00
Positive Ranks	8 <sup>b</sup>	6,50	52,00
Ties	0 <sup>c</sup>		
Total	10		

- a. Tidak Bangkrut < Bangkrut
- b. Tidak Bangkrut > Bangkrut
- c. Bangkrut = Tidak Bangkrut

#### Test Statistics<sup>b</sup>

	Tidak Bangkrut < Bangkrut
Z	-2,497 <sup>a</sup>
Asymp. Sig. (2-tailed)	,013

- a. Based on negative ranks.
- b. Wilcoxon Signed Ranks Test