LAMPIRAN 1

Hasil Output SPSS Statistik Deskriptif dan Regresi Logistik Versi Bank Indonesia

Descriptives

Descriptive Statistics

	N	Minimum	Maximum	Mean	Std. Deviation
CAR	352	9.34	377.68	29.5840	33.18946
NPL	352	.12	26.58	3.4339	3.22535
PPAP	352	81.68	376.47	120.0205	36.55931
BOPO	352	8.40	159.42	79.5785	17.20624
NIM	352	1.47	17.31	7.0973	2.97078
ROA	352	-7.34	8.81	2.5394	1.99219
ROE	352	-73.62	57.76	15.4540	13.43778
LDR	352	17.11	2802.94	94.3116	174.56654
Valid N (listwise)	352				

Logistic Regression

Case Processing Summary

Unweighted Cases[a]		N	Percent
Selected Cases	Included in Analysis	352	100.0
	Missing Cases	0	.0
	Total	352	100.0
Unselected Cases		0	.0
Total		352	100.0

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

Dependent Variable Encoding

Original Value	Internal Value
0	0
1	1

Block 0: Beginning Block

Iteration History[a,b,c]

Iteration		-2 Log likelihood	Coefficients Constant
Step 0	1	164.076	1.818
	2	133.602	2.602
	3	130.265	2.969
	4	130.175	3.042
	5	130.175	3.045
	6	130.175	3.045

a. Constant is included in the model.

b. Initial -2 Log Likelihood: 130.175

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

Classification Table[a,b]

Observed			Predicted		
			BI		Percentage Correct
			0	1	
Step 0	BI	0	0	16	.0
		1	0	336	100.0
	Overall Percentage				95.5

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	3.045	.256	141.565	1	.000	21.000

Variables not in the Equation

			Score	df	Sig.
Step 0	Variables	CAR	.129	1	.720
		NPL	114.520	1	.000
		PPAP	1.101	1	.294
		BOPO	52.567	1	.000
		NIM	2.643	1	.104
		ROA	53.982	1	.000
		ROE	70.500	1	.000
		LDR	.005	1	.943
	Overall Statistics		151.994	8	.000

Block 1: Method = Enter

Iteration History[a,b,c,d]

Iteration		-2 Log likelihood	Coefficients								
			Constant	CAR	NPL	PPAP	BOPO	NIM	ROA	ROE	LDR
Step 1	1	127.551	2.434	.002	-.126	.000	-.004	-.026	.043	.012	.000
	2	68.086	4.538	.004	-.221	.000	-.016	-.024	.027	.026	.000
	3	43.399	7.865	.008	-.306	-.001	-.045	.012	-.120	.054	-.001
	4	30.368	12.267	.013	-.391	-.002	-.085	.064	-.405	.106	-.002
	5	23.389	17.059	.020	-.490	-.003	-.130	.130	-.758	.182	-.003
	6	19.322	22.971	.027	-.623	-.002	-.187	.221	-1.271	.297	-.004
	7	17.120	30.730	.036	-.809	.000	-.261	.322	-1.953	.448	-.005
	8	16.380	38.771	.045	-.984	.003	-.336	.390	-2.589	.573	-.006
	9	16.248	43.883	.052	-1.085	.006	-.385	.422	-2.993	.645	-.007
	10	16.242	45.233	.054	-1.111	.007	-.398	.430	-3.099	.663	-.007
	11	16.242	45.304	.054	-1.112	.007	-.398	.431	-3.105	.664	-.007
	12	16.242	45.304	.054	-1.112	.007	-.398	.431	-3.105	.664	-.007

a. Method: Enter

b. Constant is included in the model.

c. Initial -2 Log Likelihood: 130.175

d. Estimation terminated at iteration number 12 because parameter estimates changed by less than .001.

Omnibus Tests of Model Coefficients

		Chi-square	df	Sig.
Step 1	Step	113.933	8	.000
	Block	113.933	8	.000
	Model	113.933	8	.000

Model Summary

Step	-2 Log likelihood	Cox & Snell R Square	Nagelkerke R Square
1	16.242	.277	.894

Hosmer and Lemeshow Test

Step	Chi-square	df	Sig.
1	.072	8	1.000

Contingency Table for Hosmer and Lemeshow Test

		BI = 0		BI = 1		
		Observed	Expected	Observed	Expected	Total
Step 1	1	16	15.929	19	19.071	35
	2	0	.070	35	34.930	35
	3	0	.001	35	34.999	35
	4	0	.000	35	35.000	35
	5	0	.000	35	35.000	35
	6	0	.000	35	35.000	35
	7	0	.000	35	35.000	35
	8	0	.000	35	35.000	35
	9	0	.000	35	35.000	35
	10	0	.000	37	37.000	37

Classification Table[a]

			Predicted		
			BI		Percentage
	Observed		0	1	Correct
Step 1	BI	0	15	1	93.8
		1	2	334	99.4
	Overall Percentage				99.1

a. The cut value is .500

Variables in the Equation

		B	S.E.	Wald	df	Sig.	Exp(B)	95.0% C.I.for EXP(B)	
								Lower	Upper
Step 1[a]	CAR	.054	.043	1.557	1	.212	1.055	.970	1.148
	NPL	-1.112	.404	7.562	1	.006	.329	.149	.727
	PPAP	.007	.027	.068	1	.795	1.007	.954	1.063
	BOPO	-.398	.220	3.286	1	.070	.671	.436	1.033
	NIM	.431	.382	1.270	1	.260	1.538	.727	3.255
	ROA	-3.105	1.668	3.466	1	.063	.045	.002	1.178
	ROE	.664	.300	4.900	1	.027	1.943	1.079	3.499
	LDR	-.007	.004	2.920	1	.087	.993	.984	1.001
	Constant	45.304	23.116	3.841	1	.050	4.7E+19		

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

Correlation Matrix

		Constant	CAR	NPL	PPAP	BOPO	NIM	ROA	ROE	LDR
Step 1	Constant	1.000	.794	-.737	.139	-.992	.135	-.904	.632	-.908
	CAR	.794	1.000	-.495	.247	-.800	-.348	-.715	.422	-.820
	NPL	-.737	-.495	1.000	-.306	.719	-.341	.809	-.887	.689
	PPAP	.139	.247	-.306	1.000	-.233	-.205	-.444	.448	-.201
	BOPO	-.992	-.800	.719	-.233	1.000	-.136	.921	-.635	.904
	NIM	.135	-.348	-.341	-.205	-.136	1.000	-.094	.252	-.050
	ROA	-.904	-.715	.809	-.444	.921	-.094	1.000	-.846	.808
	ROE	.632	.422	-.887	.448	-.635	.252	-.846	1.000	-.566
	LDR	-.908	-.820	.689	-.201	.904	-.050	.808	-.566	1.000

LAMPIRAN 2

Hasil Output SPSS Statistik Deskriptif dan Regresi Logistik Versi Infobank

Descriptives

Descriptive Statistics

	N	Minimum	Maximum	Mean	Std. Deviation
CAR	352	9.3	377.7	29.635	33.2047
NPL	352	.12	26.66	3.4296	3.22957
PPAP	352	79.41	376.47	120.1408	36.76524
BOPO	352	29.50	159.42	80.1011	15.84879
NIM	352	1.47	17.32	7.0926	2.97510
ROA	352	-7.43	8.81	2.5667	1.97402
ROE	352	-73.62	57.76	15.4903	13.32409
LDR	352	17.11	2802.94	93.9461	174.65293
Valid N (listwise)	352				

Logistic Regression

Case Processing Summary

Unweighted Cases[a]		N	Percent
Selected Cases	Included in Analysis	352	100.0
	Missing Cases	0	.0
	Total	352	100.0
Unselected Cases		0	.0
Total		352	100.0

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

Dependent Variable Encoding

Original Value	Internal Value
0	0
1	1

Block 0: Beginning Block

Iteration History[a,b,c]

Iteration		-2 Log likelihood	Coefficients Constant
Step 0	1	237.590	1.614
	2	223.998	2.115
	3	223.540	2.230
	4	223.539	2.236
	5	223.539	2.236

a. Constant is included in the model.

b. Initial -2 Log Likelihood: 223.539

c. Estimation terminated at iteration number 5 because parameter estimates changed by less than .001.

Classification Table[a,b]

Observed			Predicted IB 0	Predicted IB 1	Percentage Correct
Step 0	IB	0	0	34	.0
		1	0	318	100.0
	Overall Percentage				90.3

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	2.236	.180	153.528	1	.000	9.353

Variables not in the Equation

			Score	df	Sig.
Step 0	Variables	CAR	.288	1	.591
		NPL	55.632	1	.000
		PPAP	.939	1	.333
		BOPO	101.989	1	.000
		NIM	7.333	1	.007
		ROA	97.364	1	.000
		ROE	96.344	1	.000
		LDR	.724	1	.395
	Overall Statistics		142.868	8	.000

Block 1: Method = Enter

Iteration History[a,b,c,d]

Iteration		-2 Log likelihood	Coefficients								
			Constant	CAR	NPL	PPAP	BOPO	NIM	ROA	ROE	LDR
Step 1	1	170.224	2.792	.002	-.092	-.001	-.016	-.011	.091	.019	.000
	2	110.981	4.715	.005	-.136	-.002	-.035	.000	.164	.045	.000
	3	81.661	5.557	.007	-.170	-.002	-.047	.020	.350	.084	.001
	4	63.347	5.168	.005	-.213	-.002	-.051	.070	.819	.121	.002
	5	51.107	4.854	.003	-.274	-.003	-.058	.158	1.546	.157	.007
	6	43.593	7.110	.001	-.350	-.002	-.094	.242	2.445	.184	.015
	7	38.368	12.079	.000	-.424	.000	-.167	.276	3.697	.188	.036
	8	34.994	20.257	-.003	-.503	.004	-.284	.273	5.680	.134	.073
	9	34.075	24.405	-.008	-.602	.007	-.354	.319	7.367	.137	.098
	10	33.979	25.314	-.011	-.649	.009	-.375	.341	8.152	.147	.109
	11	33.977	25.291	-.011	-.655	.009	-.376	.344	8.266	.149	.110
	12	33.977	25.286	-.011	-.656	.009	-.376	.344	8.268	.149	.110
	13	33.977	25.286	-.011	-.656	.009	-.376	.344	8.268	.149	.110

a. Method: Enter

b. Constant is included in the model.

c. Initial -2 Log Likelihood: 223.539

d. Estimation terminated at iteration number 13 because parameter estimates changed by less than .001.

Omnibus Tests of Model Coefficients

		Chi-square	df	Sig.
Step 1	Step	189.562	8	.000
	Block	189.562	8	.000
	Model	189.562	8	.000

Model Summary

Step	-2 Log likelihood	Cox & Snell R Square	Nagelkerke R Square
1	33.977	.416	.886

Hosmer and Lemeshow Test

Step	Chi-square	df	Sig.
1	.130	6	1.000

Contingency Table for Hosmer and Lemeshow Test

		IB = 0		IB = 1		
		Observed	Expected	Observed	Expected	Total
Step 1	1	30	30.476	5	4.524	35
	2	4	3.524	31	31.476	35
	3	0	.001	35	34.999	35
	4	0	.000	35	35.000	35
	5	0	.000	35	35.000	35
	6	0	.000	34	34.000	34
	7	0	.000	18	18.000	18
	8	0	.000	125	125.000	125

Classification Table[a]

			Predicted		
			IB		Percentage
	Observed		0	1	Correct
Step 1	IB	0	29	5	85.3
		1	5	313	98.4
	Overall Percentage				97.2

a. The cut value is .500

Variables in the Equation

		B	S.E.	Wald	df	Sig.	Exp(B)	95.0% C.I.for EXP(B)	
								Lower	Upper
Step 1[a]	CAR	-.011	.042	.068	1	.794	.989	.911	1.074
	NPL	-.656	.228	8.255	1	.004	.519	.332	.812
	PPAP	.009	.015	.388	1	.533	1.009	.980	1.039
	BOPO	-.376	.225	2.801	1	.094	.686	.442	1.066
	NIM	.344	.245	1.969	1	.161	1.411	.872	2.283
	ROA	8.268	3.214	6.619	1	.010	3898.924	7.166	2121373
	ROE	.149	.194	.590	1	.442	1.161	.793	1.699
	LDR	.110	.051	4.626	1	.031	1.116	1.010	1.234
	Constant	25.286	21.673	1.361	1	.243	9.6E+10		

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

Correlation Matrix

		Constant	CAR	NPL	PPAP	BOPO	NIM	ROA	ROE	LDR
Step 1	Constant	1.000	-.073	-.303	-.009	-.969	-.083	-.005	-.460	.065
	CAR	-.073	1.000	.279	-.707	.093	-.053	-.305	.082	-.012
	NPL	-.303	.279	1.000	-.316	.394	-.203	-.683	-.186	-.420
	PPAP	-.009	-.707	-.316	1.000	-.115	.163	.453	.057	.311
	BOPO	-.969	.093	.394	-.115	1.000	-.038	-.181	.401	-.291
	NIM	-.083	-.053	-.203	.163	-.038	1.000	.237	.350	.206
	ROA	-.005	-.305	-.683	.453	-.181	.237	1.000	.025	.729
	ROE	-.460	.082	-.186	.057	.401	.350	.025	1.000	.052
	LDR	.065	-.012	-.420	.311	-.291	.206	.729	.052	1.000

LAMPIRAN 3

Hasil Output SPSS Statistik Deskriptif dan Uji Beda T-Test

Descriptives

Descriptive Statistics

	N	Minimum	Maximum	Mean	Std. Deviation
BI	352	52.74	100.00	88.3677	10.59891
IB	352	39.32	99.57	84.8518	11.82265
Valid N (listwise)	352				

T-Test

Paired Samples Statistics

		Mean	N	Std. Deviation	Std. Error Mean
Pair 1	BI	88.3677	352	10.59891	.56492
	IB	84.8518	352	11.82265	.63015

Paired Samples Test

		Paired Differences					t	df	Sig. (2-tailed)
		Mean	Std. Deviation	Std. Error Mean	95% Confidence Interval of the Difference Lower	Upper			
Pair 1	BI - IB	3.5158	7.68483	.40960	2.7103	4.3214	8.584	351	.000