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	KEMENTERIAN PENDIDIKAN DAN KEBUDAYAAN
	POLITEKNIK NEGERI SRIWIJAYA
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KESEPAKATAN BIMBINGAN LAPORAN AKHIR (LA)	

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Nama : L. Vera Riama P, S.E., M.Si.Ak., CA.
NIP : 197209061998022001
Jurusan : Akuntansi
Program Studi : Akuntansi

Pada hari ini Rabu 12 Maret 2014 telah sepakat untuk melakukan konsultasi bimbingan Laporan Akhir. Konsultasi bimbingan sekurang-kurangnya 1 (satu) kali dalam satu minggu. Pelaksanaan bimbingan pada setiap hari Rabu dan Jumat pukul 10.00 WIB tempat di Politeknik Negeri Sriwijaya. Demikianlah kesepakatan ini dibuat dengan penuh kesadaran guna kelancaran penyelesaian Laporan Akhir.

Pihak Pertama,



Friska Rosalina
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Palembang, Maret 2014

Pihak Kedua,



L. Vera Riama P, S.E., M.Si.Ak., CA.
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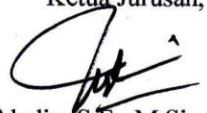
	KEMENTERIAN PENDIDIKAN DAN KEBUDAYAAN POLITEKNIK NEGERI SRIWIJAYA Jalan Srijaya Negara, Palembang 30139 Telp. 0711-353414 Fax. 0711-355918 Website : www.polisriwijaya.ac.id E-mail : info@polsri.ac.id
	LEMBAR BIMBINGAN LAPORAN AKHIR

Nama : Friska Rosalina
 NIM : 061130500419
 Mata Kuliah : Analisis Laporan Keuangan
 Judul Laporan Akhir : Pengaruh Rasio Keuangan terhadap Tingkat Kebangkrutan Perusahaan Menggunakan *Model Altman Zscore* (Studi Empiris pada Perusahaan Subsektor Perkebunan di Bursa Efek Indonesia)
 Pembimbing I : L. Vera Riama P, S.E., M.Si.Ak., CA.

No	Tanggal	Paraf Mahasiswa	Paraf Pembimbing	Keterangan
1	28 Maret 2014			Pengajuan Proposal
2	2 April 2014			Revisi Proposal
3	4 April 2014			Acc. Proposal
4	14 April 2014			Pengajuan Bab I, Bab II, Bab III, Bab IV
5	28 April 2014			Revisi Bab I dan Bab II
6	7 Mei 2014			Acc Bab I dan Bab II
7	21 Mei 2014			Revisi Bab III
8	2 Juni 2014			Acc. Bab III
9	10 Juni 2014			Revisi Bab IV, Pengajuan Bab V
10	25 Juni 2014			Acc. Bab IV, Revisi Bab V
11	30 Juni 2014			Acc. Bab V, Kelengkapan
12	3 Juli 2014			Acc untuk diuji

Palembang, 2014

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 Pembimbing I : Sopiyan AR.,S.E.,M.M

No	Tanggal	Paraf Mahasiswa	Paraf Pembimbing	Keterangan
1	28 April 2014			Perbaikan Proposal
2	14 Mei 2014			Acc. Proposal
3	2 Juni 2014			Perbaikan Bab I
4	6 Juni 2014			Acc. Bab I, Lanjut Bab II
5	9 Juni 2014			Acc. Bab II, Lanjut Bab III
6	11 Juni 2014			Acc. Bab III, Lanjut Bab IV
7	17 Juni 2014			Perbaikan Bab IV
8	20 Juni 2014			Perbaikan Bab IV
9	27 Juni 2014			Perbaikan Bab IV
10	30 Juni 2014			Acc. Bab IV, Lanjut Bab V
11	2 Juli 2014			Perbaikan Bab V
12	3 Juli 2014			Acc. Bab V

Palembang, 2014

Ketua Jurusan,




 Aladin, S.E., M.Si., Ak., CA
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Perhitungan Current Ratio

Perusahaan	Current Ratio	2009	2010	2011	2012	2013
AALI	Aset Lancar	$\frac{1.714.426}{938.976} = 1,83$	$\frac{2.051.177}{1.061.852} = 1,93$	$\frac{1.886.387}{1.440.351} = 1,31$	$\frac{1.780.395}{2.600.540} = 0,68$	$\frac{1.691.694}{3.759.265} = 0,45$
	Kewajiban Lancar					
BWPT	Aset Lancar	$\frac{402.770.984}{339.677.916} = 1,19$	$\frac{779.354.276}{611.500.203} = 1,27$	$\frac{441.193.241}{517.058.240} = 0,85$	$\frac{335.119.792}{514.558.556} = 0,65$	$\frac{319.034.956}{715.019.935} = 0,45$
	Kewajiban Lancar					
GZCO	Aset Lancar	$\frac{363.843.288.697}{127.362.627.247} = 2,86$	$\frac{246.347.717.924}{149.769.953.228} = 1,64$	$\frac{231.317.324.490}{293.848.910.505} = 0,79$	$\frac{374.881.172.392}{247.860.982.163} = 1,51$	$\frac{283.354.000.000}{379.305.000.000} = 0,75$
	Kewajiban Lancar					
JAWA	Aset Lancar	$\frac{73.893.106.387}{125.918.368.738} = 0,59$	$\frac{105.325.589.417}{134.592.838.505} = 0,78$	$\frac{595.737.424.138}{211.109.796.787} = 2,82$	$\frac{336.804.007.304}{408.299.601.792} = 0,82$	$\frac{256.002.864.807}{395.988.681.215} = 0,65$
	Kewajiban Lancar					
LSIP	Aset Lancar	$\frac{964.362}{679.496} = 1,42$	$\frac{1.487.257}{621.593} = 2,39$	$\frac{2.560.596}{531.326} = 4,82$	$\frac{2.593.816}{792.482} = 3,27$	$\frac{1.999.126}{804.428} = 2,49$
	Kewajiban Lancar					
SGRO	Aset Lancar	$\frac{615.541.739}{235.648.479} = 2,61$	$\frac{868.210.441}{458.868.755} = 1,89$	$\frac{782.629.549}{492.375.212} = 1,59$	$\frac{819.066.787}{738.873.117} = 1,11$	$\frac{728.335.979}{693.201.890} = 1,05$
	Kewajiban Lancar					
SIMP	Aset Lancar	$\frac{3.762.645}{2.902.047} = 1,30$	$\frac{4.671.323}{4.100.944} = 1,14$	$\frac{8.094.207}{4.780.071} = 1,69$	$\frac{6.797.552}{4.583.214} = 1,48$	$\frac{5.353.269}{6.460.709} = 0,83$
	Kewajiban Lancar					
SMAR	Aset Lancar	$\frac{4.591.197}{2.764.690} = 1,66$	$\frac{6.267.611}{4.105.059} = 1,53$	$\frac{7.962.539}{4.270.944} = 1,86$	$\frac{7.345.444}{3.498.527} = 2,10$	$\frac{7.661.950}{7.318.180} = 1,05$
	Kewajiban Lancar					
TBLA	Aset Lancar	$\frac{985.163}{973.634} = 1,01$	$\frac{1.631.470}{1.468.445} = 1,11$	$\frac{1.883.106}{1.366.205} = 1,38$	$\frac{2.318.104}{1.459.715} = 1,59$	$\frac{2.543.132}{2.269.869} = 1,12$
	Kewajiban Lancar					
UNSP	Aset Lancar	$\frac{666.219.885}{659.502.236} = 1,01$	$\frac{1.788.214.165}{3.342.539.718} = 0,53$	$\frac{1.369.517.754}{3.443.758.819} = 0,40$	$\frac{3.788.485.702}{3.001.002.905} = 1,26$	$\frac{3.459.892.276}{6.359.394.322} = 0,54$
	Kewajiban Lancar					

Perhitungan Total Asset Turnover

Perusahaan	Total Asset Turnover	2009	2010	2011	2012	2013
AALI	Penjualan	7.424.283 = 0,98	8.843.721 = 1,01	10.772.582 = 1,06	11.564.319 = 0,93	12.674.999 = 0,85
	Total Aset	7.571.399	8.791.799	10.204.495	12.419.820	14.963.190
BWPT	Penjualan	584.109.004 = 0,36	712.173.946 = 0,27	888.298.308 = 0,25	944.274.538 = 0,19	1.144.246.960 = 0,18
	Total Aset	1.622.885.201	2.654.678.284	3.589.031.806	4.912.982.787	6.200.427.308
GZCO	Penjualan	407.905.583.636 = 0,20	454.523.171.818 = 0,22	492.947.020.000 = 0,17	405.328.300.045 = 0,13	427.623.000.000 = 0,13
	Total Aset	1.993.045.927.634	2.095.795.869.754	2.834.598.202.394	3.187.521.383.295	3.201.105.000.000
JAWA	Penjualan	369.702.974.669 = 0,45	413.432.281.973 = 0,39	647.059.462.207 = 0,33	681.864.295.451 = 0,30	648.515.639.856 = 0,24
	Total Aset	823.242.813.613	1.046.888.776.897	1.942.441.036.781	2.240.678.942.227	2.659.037.365.483
LSIP	Penjualan	3.199.687 = 0,66	3.592.658 = 0,65	4.686.457 = 0,69	4.211.578 = 0,56	4.133.679 = 0,52
	Total Aset	4.845.380	5.561.433	6.791.859	7.551.796	7.974.876
SGRO	Penjualan	1.815.557.167 = 0,80	2.311.748.791 = 0,80	3.142.378.850 = 0,92	2.986.236.974 = 0,72	2.560.705.943 = 0,57
	Total Aset	2.261.798.239	2.875.847.106	3.411.026.249	4.137.700.386	4.512.655.525
SIMP	Penjualan	9.040.325 = 0,49	9.484.281 = 0,45	12.605.311 = 0,49	13.844.891 = 0,52	13.279.778 = 0,47
	Total Aset	18.311.605	21.063.714	25.510.399	26.574.461	28.065.121
SMAR	Penjualan	14.201.230 = 1,39	20.265.425 = 1,62	31.676.219 = 2,15	27.526.306 = 1,69	23.935.214 = 1,30
	Total Aset	10.210.595	12.475.642	14.721.899	16.247.395	18.381.114
TBIA	Penjualan	2.783.573 = 1,00	2.951.114 = 0,81	3.731.749 = 0,88	3.805.931 = 0,73	3.705.288 = 0,60
	Total Aset	2.786.340	3.651.105	4.244.618	5.197.552	6.212.359
UNSP	Penjualan	2.325.282.030 = 0,46	2.939.628.461 = 0,16	4.367.080.851 = 0,23	2.485.429.887 = 0,13	2.076.486.069 = 0,12
	Total Aset	5.071.797.313	18.498.498.371	18.702.295.203	18.983.332.052	18.015.337.232

Perhitungan Debt to Equity Ratio

Perusahaan	Debt to Equity Ratio	2009	2010	2011	2012	2013
AALI	Total Kewajiban	$1.139.227 = 0,18$	$1.307.422 = 0,18$	$1.778.337 = 0,21$	$3.054.409 = 0,33$	$4.695.331 = 0,46$
	Total Ekuitas	6.226.365	7.211.687	8.426.158	9.365.411	10.267.859
BWPT	Total Kewajiban	$717.425.461 = 0,79$	$1.525.905.463 = 1,35$	$2.163.128.698 = 1,52$	$3.246.802.118 = 1,95$	$4.015.659.017 = 1,84$
	Total Ekuitas	905.459.740	1.128.772.821	1.425.903.108	1.666.180.669	2.184.768.291
GZCO	Total Kewajiban	$1.865.683.300.387 = 1,74$	$1.946.025.916.526 = 1,66$	$1.327.475.994.963 = 0,88$	$1.587.372.557.439 = 0,99$	$1.697.809.000.000 = 1,13$
	Total Ekuitas	1.069.981.887.764	1.170.779.091.048	1.507.122.207.431	1.600.148.825.856	1.503.296.000.000
JAWA	Total Kewajiban	$666.238.121.011 = 2,52$	$868.590.000.106 = 2,52$	$807.907.515.908 = 0,71$	$987.397.806.973 = 0,79$	$1.384.665.576.617 = 1,09$
	Total Ekuitas	264.634.012.665	344.825.713.312	1.134.533.520.873	1.253.281.135.254	1.274.371.788.866
LSIP	Total Kewajiban	$1.031.915 = 0,27$	$1.007.328 = 0,22$	$952.435 = 0,16$	$1.272.083 = 0,20$	$1.360.889 = 0,21$
	Total Ekuitas	3.813.465	4.554.105	5.839.424	6.280.427	6.613.987
SGRO	Total Kewajiban	$474.967.085 = 0,21$	$716.581.520 = 0,25$	$911.515.520 = 0,36$	$1.470.791.264 = 0,55$	$1.814.018.571 = 0,67$
	Total Ekuitas	2.261.798.239	2.875.847.106	2.499.510.729	2.666.909.122	2.698.636.954
SIMP	Total Kewajiban	$9.607.858 = 1,41$	$11.324.638 = 1,46$	$10.339.209 = 0,68$	$10.482.468 = 0,65$	$11.957.032 = 0,74$
	Total Ekuitas	6.834.909	7.732.178	15.171.190	16.091.993	16.108.089
SMAR	Total Kewajiban	$5.260.408 = 1,10$	$6.499.996 = 1,11$	$7.386.347 = 1,01$	$7.308.000 = 0,82$	$11.896.213 = 1,83$
	Total Ekuitas	4.799.653	5.833.323	7.335.552	8.939.395	6.484.901
TBLA	Total Kewajiban	$1.881.640 = 2,08$	$2.409.514 = 1,94$	$2.637.303 = 1,64$	$3.438.056 = 1,95$	$4.414.385 = 2,46$
	Total Ekuitas	904.700	1.241.591	1.607.315	1.759.496	1.797.974
UNSP	Total Kewajiban	$2.401.056.025 = 0,90$	$9.954.999.649 = 1,17$	$9.644.732.756 = 1,06$	$11.068.929.244 = 1,40$	$13.148.137.788 = 2,70$
	Total Ekuitas	2.670.741.288	8.543.498.722	9.057.562.447	7.914.402.808	4.867.199.444

Perhitungan Net Profit Margin

Perusahaan	Net Profit Margin	2009	2010	2011	2012	2013
AALI	Laba Bersih	$1.660.649 = 0,22$	$2.103.652 = 0,24$	$2.498.565 = 0,23$	$2.453.654 = 0,21$	$1.936.250 = 0,15$
	Penjualan	7.424.283	8.843.721	10.772.582	11.564.319	12.674.999
BWPT	Laba Bersih	$167.467.085 = 0,29$	$243.587.564 = 0,34$	$320.388.173 = 0,36$	$262.183.809 = 0,28$	$181.781.931 = 0,16$
	Penjualan	584.109.004	712.173.946	888.298.308	944.274.538	1.144.246.960
GZCO	Laba Bersih	$204.385.493.454 = 0,50$	$160.797.203.284 = 0,35$	$167.998.741.306 = 0,34$	$98.421.118.425 = 0,24$	$95.845.000.000 = 0,22$
	Penjualan	407.905.583.636	454.523.171.818	492.947.020.000	405.328.300.045	427.623.000.000
JAWA	Laba Bersih	$43.497.262.985 = 0,12$	$80.113.700.647 = 0,19$	$153.730.766.199 = 0,24$	$153.730.766.199 = 0,23$	$70.035.278.386 = 0,11$
	Penjualan	369.702.974.669	413.432.281.973	647.059.462.207	681.864.295.451	648.515.639.856
LSIP	Laba Bersih	$707.487 = 0,22$	$1.033.329 = 0,29$	$1.701.513 = 0,36$	$1.115.539 = 0,26$	$768.625 = 0,19$
	Penjualan	3.199.687	3.592.658	4.686.457	4.211.578	4.133.679
SGRO	Laba Bersih	$281.766.208 = 0,16$	$451.716.811 = 0,20$	$549.522.607 = 0,17$	$336.288.972 = 0,11$	$120.380.480 = 0,05$
	Penjualan	1.815.557.167	2.311.748.791	3.142.378.850	2.986.236.974	2.560.705.943
SIMP	Laba Bersih	$1.008.662 = 0,11$	$970.975 = 0,10$	$2.251.296 = 0,18$	$1.516.101 = 0,11$	$635.277 = 0,05$
	Penjualan	9.040.325	9.484.281	12.605.311	13.844.891	13.279.778
SMAR	Laba Bersih	$748.495 = 0,05$	$1.260.495 = 0,06$	$1.785.737 = 0,06$	$2.152.309 = 0,08$	$892.772 = 0,04$
	Penjualan	14.201.230	20.265.425	31.676.219	27.526.306	23.935.214
TBLA	Laba Bersih	$251.712 = 0,09$	$248.136 = 0,08$	$421.127 = 0,11$	$243.767 = 0,06$	$86.549 = 0,02$
	Penjualan	2.783.573	2.951.114	3.731.749	3.805.931	3.705.288
UNSP	Laba Bersih	$252.783.327 = 0,11$	$808.694.189 = 0,28$	$745.500.653 = 0,17$	$1.067.598.777 = 0,43$	$2.766.719.041 = 1,33$
	Penjualan	2.325.282.030	2.939.628.461	4.367.080.851	2.485.429.887	2.076.486.069

Perhitungan Variabel Y

Kode	Tahun	MODAL KERJA	TOTAL ASSET	X1	LABA DITAHAN	TOTAL ASSET	X2	EBIT	TOTAL ASSET	X3	EKUITAS	TOT KEWAJIBAN	X4	PENJUALAN	TOTAL ASSET	X5	Zscore(V)
AALI	2009	775.450	7.571.399	0,10	1.070.120	7.571.399	0,14	2.500.426	7.571.399	0,33	6.226.365	1.139.227	5,47	7.424.283	7.571.399	0,98	6,46
	2010	989.325	8.791.799	0,11	1.072.194	8.791.799	0,12	2.964.040	8.791.799	0,34	7.211.687	1.307.422	5,52	8.843.721	8.791.799	1,01	6,57
	2011	446.036	10.204.495	0,04	966.277	10.204.495	0,09	3.332.932	10.204.495	0,33	8.426.158	1.778.337	4,74	10.772.582	10.204.495	1,06	6,03
	2012	(820.145)	12.419.820	(0,07)	939.233	12.419.820	0,08	3.524.893	12.419.820	0,28	9.365.411	3.054.409	3,07	11.564.319	12.419.820	0,93	4,55
	2013	(2.067.571)	14.963.190	(0,14)	902.448	14.963.190	0,06	2.605.071	14.963.190	0,17	10.267.859	4.695.331	2,19	12.674.999	14.963.190	0,85	3,41
BWPT	2009	63.093.068	1.622.885.201	0,04	167.467.085	1.622.885.201	0,10	247.810.324	1.622.885.201	0,15	905.459.740	717.425.461	1,26	584.109.004	1.622.885.201	0,36	1,93
	2010	167.854.073	2.654.678.284	0,06	223.402.132	2.654.678.284	0,08	332.579.170	2.654.678.284	0,13	1.128.903.108	1.525.905.463	0,74	712.173.946	2.654.678.284	0,27	1,48
	2011	(75.864.999)	3.589.031.806	(0,02)	284.054.431	3.589.031.806	0,08	429.924.860	3.589.031.806	0,12	1.425.903.108	2.163.128.698	0,66	888.298.308	3.589.031.806	0,25	1,33
	2012	(179.438.764)	4.912.982.787	(0,04)	213.646.448	4.912.982.787	0,04	351.413.724	4.912.982.787	0,07	1.666.180.669	3.246.802.118	0,51	944.274.538	4.912.982.787	0,19	0,98
	2013	(395.984.979)	6.200.427.308	(0,06)	135.139.017	6.200.427.308	0,02	254.896.773	6.200.427.308	0,04	2.184.768.291	4.015.659.017	0,54	1.144.246.960	6.200.427.308	0,18	0,83
GZCO	2009	236.480.661.450	1.993.045.927.634	0,12	188.135.493.454	1.993.045.927.634	0,09	203.665.153.980	1.993.045.927.634	0,10	1.069.981.887.764	1.865.683.300.387	0,57	407.905.583.636	1.993.045.927.634	0,20	1,22
	2010	96.577.764.696	2.095.795.869.754	0,05	100.797.203.284	2.095.795.869.754	0,05	190.084.360.615	2.095.795.869.754	0,09	1.170.779.091.048	1.946.025.916.526	0,60	454.523.171.818	2.095.795.869.754	0,22	1,18
	2011	(62.531.586.013)	2.834.598.202.394	(0,02)	119.998.741.306	2.834.598.202.394	0,04	186.736.928.228	2.834.598.202.394	0,07	1.507.122.207.431	1.327.475.994.963	1,14	492.947.020.000	2.834.598.202.394	0,17	1,39
	2012	127.020.190.229	3.187.521.383.295	0,04	93.026.618.425	3.187.521.383.295	0,03	115.209.284.234	3.187.521.383.295	0,04	1.600.148.825.856	1.587.372.557.439	1,01	405.328.300.045	3.187.521.383.295	0,13	1,24
	2013	(9.5951.000.000)	3.201.105.000.000	(0,03)	94.837.000.000	3.201.105.000.000	0,03	48.540.000.000	3.201.105.000.000	-0,03	1.503.296.000.000	1.697.809.000.000	0,89	427.623.000.000	3.201.105.000.000	0,13	0,83
JAWA	2009	(52.025.262.351)	823.242.813.613	(0,06)	43.497.262.985	823.242.813.613	0,05	76.563.387.865	823.242.813.613	0,09	264.634.012.665	666.238.121.011	0,40	369.702.974.669	823.242.813.613	0,45	1,14
	2010	(29.267.249.088)	1.046.888.776.897	(0,03)	80.113.700.647	1.046.888.776.897	0,08	135.271.420.138	1.046.888.776.897	0,13	344.825.713.312	868.590.000.106	0,40	413.432.81.973	1.046.888.776.897	0,39	1,31
	2011	384.627.627.351	1.942.441.036.781	0,20	24.730.766.199	1.942.441.036.781	0,01	246.392.784.997	1.942.441.036.781	0,13	1.134.533.320.871	807.907.515.908	1,40	647.059.462.207	1.942.441.036.781	0,30	2,04
	2012	(71.495.594.488)	2.240.678.942.227	(0,03)	117.493.785.399	2.240.678.942.227	0,05	198.921.511.946	2.240.678.942.227	0,09	1.253.281.135.254	987.397.806.973	1,27	681.864.295.451	2.240.678.942.227	0,33	1,58
	2013	(139.985.816.408)	2.659.037.365.483	(0,05)	24.888.529.862	2.659.037.365.483	0,01	111.188.797.454	2.659.037.365.483	0,04	1.274.371.788.866	1.384.665.576.617	0,92	648.515.639.856	2.659.037.365.483	0,24	1,10
LSIP	2009	284.866	4.845.380	0,06	428.640	4.845.380	0,09	1.008.139	4.845.380	0,21	3.813.465	1.031.915	3,70	3.199.687	4.845.380	0,66	4,24
	2010	865.664	5.561.433	0,16	748.134	5.561.433	0,13	1.381.782	5.561.433	0,25	4.554.105	1.007.328	4,52	3.592.658	5.561.433	0,65	5,08
	2011	2.029.270	6.791.859	0,30	433.253	6.791.859	0,19	2.090.513	6.791.859	0,31	5.839.424	952.435	6,13	4.686.457	6.791.859	0,69	6,59
	2012	1.801.334	7.551.796	0,24	433.253	7.551.796	0,06	1.372.083	7.551.796	0,18	6.280.427	1.272.083	4,94	4.211.578	7.551.796	0,56	5,25
	2013	1.194.698	7.974.876	0,15	318.316	7.974.876	0,04	996.991	7.974.876	0,13	6.613.987	1.360.889	4,86	4.133.679	7.974.876	0,52	4,88
SGRO	2009	379.893.260	2.261.798.239	0,17	111.666.208	2.261.798.239	0,05	409.358.374	2.261.798.239	0,18	2.261.798.239	474.967.085	4,76	1.815.537.167	2.261.798.239	0,80	4,90
	2010	409.341.086	2.875.847.106	0,14	366.666.811	2.875.847.106	0,13	630.478.067	2.875.847.106	0,22	2.875.847.106	716.581.520	4,01	2.311.748.791	2.875.847.106	0,80	4,63
	2011	290.254.337	3.411.026.249	0,09	340.245.143	3.411.026.249	0,10	742.475.443	3.411.026.249	0,22	2.499.510.729	911.515.520	5,26	3.142.378.850	3.411.026.249	0,92	5,48
	2012	80.193.670	4.137.700.386	0,02	167.398.393	4.137.700.386	0,04	457.243.123	4.137.700.386	0,11	2.666.909.122	1.470.791.264	1,81	2.986.236.974	4.137.700.386	0,72	2,73
	2013	35.134.089	4.512.655.525	0,01	31.727.832	4.512.655.525	0,01	173.815.474	4.512.655.525	0,04	2.898.636.954	1.814.018.571	1,49	2.560.705.943	4.512.655.525	0,57	2,10
SIMP	2009	860.598	18.311.605	0,05	1.008.662	18.311.605	0,06	1.935.276	18.311.605	0,11	6.834.909	9.607.858	0,71	9.040.325	18.311.605	0,49	1,66
	2010	570.379	21.063.714	0,03	970.975	21.063.714	0,05	2.012.116	21.063.714	0,10	7.732.178	11.324.638	0,68	9.484.281	21.063.714	0,45	1,56
	2011	3.314.136	25.510.399	0,13	2.082.665	25.510.399	0,08	2.911.994	25.510.399	0,11	15.171.190	10.339.209	1,47	12.605.311	25.510.399	0,49	2,29
	2012	2.214.338	26.574.461	0,08	890.600	26.574.461	0,03	2.012.037	26.574.461	0,08	16.091.993	10.482.468	1,54	13.844.891	26.574.461	0,52	2,20
	2013	(1.107.440)	28.065.121	(0,04)	303.135	28.065.121	0,01	934.368	28.065.121	0,03	16.108.089	11.957.032	1,35	13.279.778	28.065.121	0,47	1,74
SMAR	2009	1.826.907	10.210.595	0,18	231.500	10.210.595	0,02	992.722	10.210.595	0,10	4.799.653	5.260.408	0,91	14.201.230	10.210.595	1,39	2,80
	2010	2.162.552	12.475.642	0,17	1.045.080	12.475.642	0,08	1.654.948	12.475.642	0,13	5.833.323	6.499.996	0,90	20.265.425	12.475.642	0,10	1,67
	2011	3.691.595	14.721.899	0,25	1.354.908	14.721.899	0,09	2.386.835	14.721.899	0,16	7.335.552	7.386.347	0,99	31.676.219	14.721.899	0,12	2,02
	2012	3.846.917	16.247.395	0,24	1.577.447	16.247.395	0,10	2.882.834	16.247.395	0,18	8.939.395	7.308.000	1,22	27.526.306	16.247.395	1,69	3,86
	2013	343.770	18.381.114	0,02	(2.554.701)	18.381.114	-0,14	1.204.196	18.381.114	0,07	6.484.901	11.896.213	0,55	23.935.214	18.381.114	1,30	2,17
TBIA	2009	11.529	2.786.340	0,00	218.908	2.786.340	0,08	321.057	2.786.340	0,12	904.700	1.881.640	0,48	2.783.573	2.786.340	1,00	1,79
	2010	163.025	3.651.105	0,04	202.271	3.651.105	0,06	324.379	3.651.105	0,09	1.241.591	2.409.514	0,52	2.951.114	3.651.105	0,81	1,63
	2011	516.901	4.244.618	0,12	290.098	4.244.618	0,07	539.936	4.244.618	0,13	1.607.315	2.637.303	0,61	3.731.749	4.244.618	0,88	2,05
	2012	858.389	5.197.552	0,17	152.449	5.197.552	0,03	311.117	5.197.552	0,06	1.759.496	3.438.056	0,51	3.805.931	5.197.552	0,73	1,67
	2013	273.663	6.212.359	0,04	37.188	6.212.359	0,01	119.071	6.212.359	0,02	1.797.974	4.414.385	0,41	3.705.288	6.212.359	0,60	1,16
UNSP	2009	6.717.649	5.071.797.313	0,00	218.746.255	5.071.797.313	0,04	367.866.945	5.071.797.313	0,07	2.670.741.288	2.401.056.025	1,11	2.325.282.030	5.071.797.313	0,46	1,58
	2010	(1.554.325.553)	18.498.498.371	(0,08)	758.402.075	18.498.498.371	0,06	1.077.103.402	18.498.498.371	0,06	8.543.498.722	9.954.999.649	0,86	2.939.628.461	18.498.498.371	0,16	0,88
	2011	(2.074.241.065)	18.702.295.203	(0,11)	685.300.747	18.702.295.203	0,04	1.117.571.463	18.702.295.203	0,06	9.057.562.447	9.644.733.756	0,94	4.367.080.851	18.702.295.203	0,23	1,03
	2012	787.482.797	18.983.332.052	0,04	(1.005.102.033)	18.983.332.052	-0,05	-970.138.364	18.983.332.052	-0,05	7.914.402.808	11.068.929.244	0,72	2.485.429.887	18.983.332.052	0,13	0,52
	2013	(2.899.502.046)	18.015.337.232	(0,16)	(2.766.719.041)	18.015.337.232	-0,15	3.043.733.871	18.015.337.232	0,17	4.867.199.444	13.148.137.788	0,37	2.076.486.069	18.015.337.232	0,12	0,85

Lampiran 10 Tabel Hasil Uji SPSS

Descriptive Statistics

	N	Minimum	Maximum	Mean	Std. Deviation
CR	50	,40	4,82	1,4213	,83773
TATO	50	,12	2,15	,6250	,44560
DER	50	,16	2,70	1,0813	,71707
NPM	50	,02	1,33	,2150	,19646
KEBANGKRUTAN	50	,52	6,59	2,6226	1,77649
Valid N (listwise)	50				

One-Sample Kolmogorov-Smirnov Test

		CR	NPM	TATO	DER	KEBANGKRUTAN
N		50	50	50	50	50
Normal Parameters ^{a,b}	Mean	1,4213	,2150	,6250	1,0813	2,6226
	Std. Deviation	,83773	,19646	,44560	,71707	1,77649
	Absolute	,133	,176	,126	,100	,214
Most Extreme Differences	Positive	,133	,176	,112	,093	,214
	Negative	-,111	-,165	-,126	-,100	-,137
Kolmogorov-Smirnov Z		,938	1,243	,893	,709	1,512
Asymp. Sig. (2-tailed)		,342	,091	,402	,697	,021

a. Test distribution is Normal.

b. Calculated from data.

One-Sample Kolmogorov-Smirnov Test

		LN_CR	LN_TATO	LN_DER	LN_NPM	LN_KEBANGKRUTAN
N		50	50	50	50	50
Normal Parameters ^{a,b}	Mean	,2020	-,7238	-,2068	-1,8143	,7476
	Std. Deviation	,55241	,74932	,83925	,76143	,66469
	Absolute	,064	,099	,116	,096	,099
Most Extreme Differences	Positive	,044	,075	,105	,079	,099
	Negative	-,064	-,099	-,116	-,096	-,097
Kolmogorov-Smirnov Z		,454	,702	,818	,676	,699
Asymp. Sig. (2-tailed)		,986	,709	,514	,751	,714

a. Test distribution is Normal.

b. Calculated from data.

Lampiran 10 Tabel Hasil Uji SPSS

Model Summary^b

Model	R	R Square	Adjusted R Square	Std. Error of the Estimate	Change Statistics					Durbin-Watson
					R Square Change	F Change	df1	df2	Sig. F Change	
1	,985 ^a	,970	,968	,11923	,970	369,458	4	45	,000	1,955

a. Predictors: (Constant), LN_NPM, LN_CR, LN_DER, LN_TATO

b. Dependent Variable: LN_KEBANGKRUTAN

ANOVA^a

Model		Sum of Squares	df	Mean Square	F	Sig.
1	Regression	21,009	4	5,252	369,458	,000 ^b
	Residual	,640	45	,014		
	Total	21,649	49			

a. Dependent Variable: LN_KEBANGKRUTAN

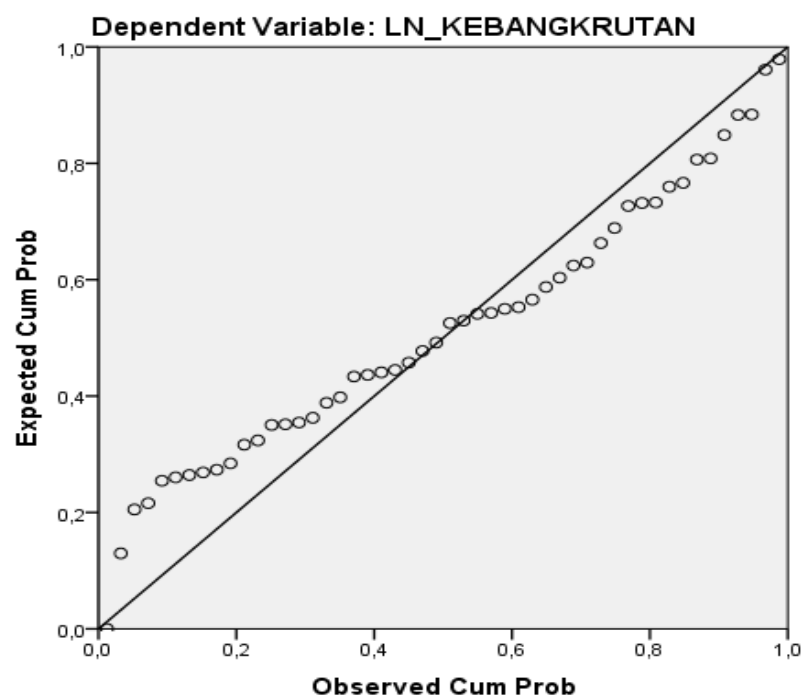
b. Predictors: (Constant), LN_NPM, LN_CR, LN_DER, LN_TATO

Coefficients^a

Model	Unstandardized Coefficients		Standardized Coefficients	t	Sig.	Correlations			Collinearity Statistics	
	B	Std. Error	Beta			Zero-order	Partial	Part	Tolerance	VIF
(Constant)	1,365	,090		15,185	,000					
1	LN_CR	,083	,038	,069	2,188	,034	,607	,310	,056	,663
	LN_TATO	,581	,038	,655	15,417	,000	,767	,917	,395	,364
	LN_DER	-,420	,027	-,530	15,535	,000	-,843	-,918	,398	,564
	LN_NPM	,166	,034	,190	4,907	,000	-,109	,590	,126	,439

a. Dependent Variable: LN_KEBANGKRUTAN

Normal P-P Plot of Regression Standardized Residual



Scatterplot

Dependent Variable: LN_KEBANGKRUTAN

