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**LAMPIRAN**

**LAMPIRAN 1. PERHITUNGAN ALTMAN Z-SCORE MODIFIKASI**

|  |  |  |  |  |  |  |  |
| --- | --- | --- | --- | --- | --- | --- | --- |
| No | Kode | Tahun | X1 | X2 | X3 | X4 | Z-score |
| 1 | BABP | 2018 | 0,050266816 | -0,075534312 | 0,004225206 | 0,15172525 | 0,271213356 |
| BABP | 2019 | 0,028707247 | -0,075366716 | 0,000586168 | 0,172344835 | 0,127525172 |
| BABP | 2020 | 0,01719992 | -0,071762633 | -0,002791837 | 0,153562476 | 0,021364751 |
| BABP | 2021 | 0,075212267 | -0,058748045 | -0,003315933 | 0,20304521 | 0,492788244 |
| 2 | BBCA | 2018 | 0,136485957 | 0,162310579 | 0,042899107 | 0,227026665 | 1,951140363 |
| BBCA | 2019 | 0,147473809 | 0,166659766 | 0,044484022 | 0,235307244 | 2,056744259 |
| BBCA | 2020 | 0,135764837 | 0,147176291 | 0,042021293 | 0,2085904 | 1,871815047 |
| BBCA | 2021 | 0,132052134 | 0,14415136 | 0,039211444 | 0,198915625 | 1,808557742 |
| 3 | BBKP | 2018 | 0,039185469 | 0,030791334 | 0,006420492 | 0,098730474 | 0,504249128 |
| BBKP | 2019 | 0,005895322 | 0,031923982 | -3,12075E-05 | 0,09747817 | 0,244887854 |
| BBKP | 2020 | 0,021676255 | -0,017619791 | -0,014705265 | 0,11845794 | 0,11031717 |
| BBKP | 2021 | 0,096397411 | -0,041090112 | -0,023120007 | 0,17373956 | 0,525473344 |
| 4 | BBNI | 2018 | 0,17181842 | 0,084430847 | 0,033377126 | 0,164433277 | 1,799322622 |
| BBNI | 2019 | 0,189619578 | 0,094234392 | 0,033496484 | 0,181562622 | 1,966845676 |
| BBNI | 2020 | 0,152040923 | 0,072029163 | 0,031213633 | 0,151255434 | 1,600777346 |
| BBNI | 2021 | 0,153008749 | 0,078222267 | 0,03219654 | 0,150921273 | 1,633570067 |
| 5 | BBRI | 2018 | 0,169040742 | 0,123454326 | 0,046300192 | 0,169873872 | 1,997510231 |
| BBRI | 2019 | 0,17233346 | 0,125853985 | 0,046720399 | 0,176463961 | 2,040039729 |
| BBRI | 2020 | 0,162242524 | 0,10844621 | 0,03943899 | 0,156382805 | 1,847077558 |
| BBRI | 2021 | 0,174978975 | 0,108448012 | 0,047932371 | 0,210477172 | 2,044509156 |
| 6 | BBTN | 2018 | 0,153821115 | 0,009674647 | 0,017321619 | 0,090378668 | 1,251904743 |
| BBTN | 2019 | 0,175768954 | 0,001173923 | 0,012856754 | 0,088461853 | 1,336153661 |
| BBTN | 2020 | 0,108375897 | 0,004870031 | 0,0127144 | 0,062194551 | 0,877567228 |
| BBTN | 2021 | 0,108621361 | 0,00681146 | 0,017913503 | 0,065325193 | 0,923731676 |
| 7 | BDMN | 2018 | -0,481192015 | 0,149479481 | 0,027618208 | 0,289594913 | -2,179647493 |
| BDMN | 2019 | 0,277139832 | 0,157105081 | 0,016914447 | 0,306629519 | 2,76582594 |
| BDMN | 2020 | 0,243527126 | 0,140441737 | 0,011305387 | 0,276995953 | 2,422195964 |
| BDMN | 2021 | 0,240569354 | 0,154196918 | 0,012556298 | 0,306361018 | 2,486874311 |
| 8 | BEKS | 2018 | -0,034082638 | -0,145437576 | -0,013810399 | 0,07889625 | -0,707673419 |
| BEKS | 2019 | -0,068503585 | -0,187298452 | -0,022144959 | 0,072807091 | -1,132343155 |
| BEKS | 2020 | 0,02114972 | -0,44821099 | -0,0440597 | 0,34247579 | -1,258907267 |
| BEKS | 2021 | -0,022041873 | -0,300284837 | -0,032111242 | 0,271776501 | -1,053945475 |
| 9 | BINA | 2018 | 0,28724261 | 0,019504049 | 0,01208508 | 0,456536773 | 2,508470072 |
| BINA | 2019 | 0,212224811 | 0,015203626 | 0,007735211 | 0,30215179 | 1,810998579 |
| BINA | 2020 | 0,129904944 | 0,003882226 | 0,010316929 | 0,168566871 | 1,111157471 |
| BINA | 2021 | 0,140914927 | 0,004558361 | 0,007457367 | 0,187166239 | 1,185900234 |
| 10 | BJBR | 2018 | 0,144420964 | 0,007587715 | 0,017125994 | 0,108475179 | 1,201123095 |
| BJBR | 2019 | 0,125650462 | 0,023548284 | 0,016671133 | 0,113694452 | 1,132443624 |
| BJBR | 2020 | 0,064528253 | 0,023472881 | 0,015696184 | 0,097865218 | 0,708063767 |
| BJBR | 2021 | 0,096561909 | 0,023098972 | 0,016409946 | 0,094842503 | 0,918608235 |
| 11 | BMRI | 2018 | 0,177506258 | 0,101230365 | 0,039455694 | 0,196358295 | 1,965770515 |
| BMRI | 2019 | 0,182258817 | 0,104631273 | 0,036155551 | 0,203787093 | 1,993657534 |
| BMRI | 2020 | 0,158846537 | 0,083448475 | 0,031525815 | 0,16833275 | 1,702678178 |
| BMRI | 2021 | 0,145774287 | 0,079512506 | 0,031721098 | 0,167429958 | 1,604457326 |
| 12 | BNII | 2018 | 0,202134024 | 0,068566547 | 0,024466823 | 0,16459154 | 1,886764307 |
| BNII | 2019 | 0,221105396 | 0,07899656 | 0,015240258 | 0,187396818 | 2,007161376 |
| BNII | 2020 | 0,183647482 | 0,077745872 | 0,010685036 | 0,18646222 | 1,725767792 |
| BNII | 2021 | 0,18096851 | 0,087934321 | 0,012992414 | 0,205130581 | 1,776515446 |
| 13 | BNLI | 2018 | 0,121783786 | -0,005025931 | 0,018939065 | 0,172123397 | 1,090517185 |
| BNLI | 2019 | 0,141475775 | 0,004078271 | 0,019181275 | 0,174926624 | 1,253947371 |
| BNLI | 2020 | 0,188370339 | 0,003420818 | 0,019086282 | 0,215619131 | 1,601521194 |
| BNLI | 2021 | 0,161647789 | 0,007625759 | 0,020570231 | 0,18513718 | 1,417895462 |
| 14 | BTPN | 2018 | 0,175250211 | 0,154792074 | 0,028922451 | 0,245373967 | 2,106265082 |
| BTPN | 2019 | 0,400800379 | 0,097620414 | 0,022201664 | 0,220687149 | 3,328409727 |
| BTPN | 2020 | 0,338812855 | 0,10345531 | 0,014361368 | 0,231692782 | 2,899662454 |
| BTPN | 2021 | 0,341698305 | 0,11248575 | 0,020884869 | 0,245547305 | 3,006415419 |
| 15 | MCOR | 2018 | 0,086947017 | 0,035118954 | 0,012158406 | 0,186709618 | 0,96260981 |
| MCOR | 2019 | 0,154089113 | 0,033905828 | 0,007169592 | 0,173606324 | 1,351823874 |
| MCOR | 2020 | 0,171068872 | 0,02651198 | 0,004451969 | 0,313063155 | 1,567274399 |
| MCOR | 2021 | 0,205867687 | 0,028572243 | 0,010842103 | 0,302346741 | 1,833960551 |
| 16 | NISP | 2018 | 0,138478133 | 0,08564591 | 0,024633597 | 0,163778036 | 1,525126925 |
| NISP | 2019 | 0,150455488 | 0,098536882 | 0,02535923 | 0,180765866 | 1,668436422 |
| NISP | 2020 | 0,102732005 | 0,095222863 | 0,025382414 | 0,169035381 | 1,332405461 |
| NISP | 2021 | 0,14703443 | 0,103288366 | 0,025599694 | 0,17755764 | 1,6597314 |
| 17 | PNBN | 2018 | 0,231833242 | 0,117863346 | 0,030517708 | 0,244790206 | 2,367169292 |
| PNBN | 2019 | 0,233631788 | 0,131320812 | 0,028466879 | 0,266364226 | 2,43171024 |
| PNBN | 2020 | 0,226195235 | 0,132302196 | 0,030304449 | 0,278185532 | 2,410886608 |
| PNBN | 2021 | 0,206149599 | 0,15159879 | 0,038146303 | 0,311373574 | 2,42983883 |

**LAMPIRAN 2. PERHITUNGAN (X1) WCTA**

**(Working Capital To Total Assets)**

|  |  |  |  |  |  |
| --- | --- | --- | --- | --- | --- |
| **No** | **Kode Perusahaan** | **Tahun** | **Modal Kerja** | **Total Asset** | **X1** |
| 1 | BABP | 2018 | Rp 545.639,00 | Rp 10.854.855,00 | 0,050266816 |
| 2019 | Rp 304.523,00 | Rp 10.607.879,00 | 0,028707247 |
| 2020 | Rp 200.429,00 | Rp 11.652.903,00 | 0,01719992 |
| 2021 | Rp 1.054.127,00 | Rp 14.015.360,00 | 0,075212267 |
| 2 | BBCA | 2018 | Rp 112.571.972,00 | Rp 824.787.944,00 | 0,136485957 |
| 2019 | Rp 135.526.854,00 | Rp 918.989.312,00 | 0,147473809 |
| 2020 | Rp 146.024.620,00 | Rp 1.075.570.256,00 | 0,135764837 |
| 2021 | Rp 162.205.536,00 | Rp 1.228.344.680,00 | 0,132052134 |
| 3 | BBKP | 2018 | Rp 3.747.852,00 | Rp 95.643.923,00 | 0,039185469 |
| 2019 | Rp 591.090,00 | Rp 100.264.248,00 | 0,005895322 |
| 2020 | Rp 1.732.769,00 | Rp 79.938.578,00 | 0,021676255 |
| 2021 | Rp 8.600.160,00 | Rp 89.215.674,00 | 0,096397411 |
| 4 | BBNI | 2018 | Rp 138.927.565,00 | Rp 808.572.011,00 | 0,17181842 |
| 2019 | Rp 160.343.303,00 | Rp 845.605.208,00 | 0,189619578 |
| 2020 | Rp 135.519.765,00 | Rp 891.337.425,00 | 0,152040923 |
| 2021 | Rp 147.628.608,00 | Rp 964.837.692,00 | 0,153008749 |
| 5 | BBRI | 2018 | Rp 219.228.650,00 | Rp 1.296.898.292,00 | 0,169040742 |
| 2019 | Rp 244.154.953,00 | Rp 1.416.758.840,00 | 0,17233346 |
| 2020 | Rp 245.278.998,00 | Rp 1.511.804.628,00 | 0,162242524 |
| 2021 | Rp 293.631.821,00 | Rp 1.678.097.734,00 | 0,174978975 |
| 6 | BBTN | 2018 | Rp 47.136.357,00 | Rp 306.436.194,00 | 0,153821115 |
| 2019 | Rp 54.800.687,00 | Rp 311.776.828,00 | 0,175768954 |
| 2020 | Rp 39.146.285,00 | Rp 361.208.406,00 | 0,108375897 |
| 2021 | Rp 40.392.842,00 | Rp 371.868.311,00 | 0,108621361 |
| 7 | BDMN | 2018 | -Rp 89.868.474,00 | Rp 186.762.189,00 | -0,481192015 |
| 2019 | Rp 53.635.972,00 | Rp 193.533.970,00 | 0,277139832 |
| 2020 | Rp 48.922.181,00 | Rp 200.890.068,00 | 0,243527126 |
| 2021 | Rp 46.246.980,00 | Rp 192.239.698,00 | 0,240569354 |
| 8 | BEKS | 2018 | -Rp 323.176,00 | Rp 9.482.130,00 | -0,034082638 |
| 2019 | -Rp 554.696,00 | Rp 8.097.328,00 | -0,068503585 |
| 2020 | Rp 112.882,00 | Rp 5.337.281,00 | 0,02114972 |
| 2021 | -Rp 195.062,00 | Rp 8.849.611,00 | -0,022041873 |
| 9 | BINA | 2018 | Rp 1.107.083,00 | Rp 3.854.174,00 | 0,28724261 |
| 2019 | Rp 1.116.818,00 | Rp 5.262.429,00 | 0,212224811 |
| 2020 | Rp 1.096.097,00 | Rp 8.437.685,00 | 0,129904944 |
| 2021 | Rp 2.121.594,00 | Rp 15.055.850,00 | 0,140914927 |
| 10 | BJBR | 2018 | Rp 17.358.156,00 | Rp 120.191.387,00 | 0,144420964 |
| 2019 | Rp 15.522.415,00 | Rp 123.536.474,00 | 0,125650462 |
| 2020 | Rp 9.094.225,00 | Rp 140.934.002,00 | 0,064528253 |
| 2021 | Rp 15.291.167,00 | Rp 158.356.097,00 | 0,096561909 |
| 11 | BMRI | 2018 | Rp 213.407.270,00 | Rp 1.202.252.094,00 | 0,177506258 |
| 2019 | Rp 240.262.017,00 | Rp 1.318.246.335,00 | 0,182258817 |
| 2020 | Rp 227.044.833,00 | Rp 1.429.334.484,00 | 0,158846537 |
| 2021 | Rp 251.549.731,00 | Rp 1.725.611.128,00 | 0,145774287 |
| 12 | BNII | 2018 | Rp 35.885.431,00 | Rp 177.532.858,00 | 0,202134024 |
| 2019 | Rp 37.385.126,00 | Rp 169.082.830,00 | 0,221105396 |
| 2020 | Rp 31.812.227,00 | Rp 173.224.412,00 | 0,183647482 |
| 2021 | Rp 30.539.970,00 | Rp 168.758.476,00 | 0,18096851 |
| 13 | BNLI | 2018 | Rp 18.619.872,00 | Rp 152.892.866,00 | 0,121783786 |
| 2019 | Rp 22.841.442,00 | Rp 161.451.259,00 | 0,141475775 |
| 2020 | Rp 37.245.732,00 | Rp 197.726.097,00 | 0,188370339 |
| 2021 | Rp 37.886.854,00 | Rp 234.379.042,00 | 0,161647789 |
| 14 | BTPN | 2018 | Rp 17.861.379,00 | Rp 101.919.301,00 | 0,175250211 |
| 2019 | Rp 72.797.928,00 | Rp 181.631.385,00 | 0,400800379 |
| 2020 | Rp 62.058.988,00 | Rp 183.165.978,00 | 0,338812855 |
| 2021 | Rp 65.577.985,00 | Rp 191.917.794,00 | 0,341698305 |
| 15 | MCOR | 2018 | Rp 1.390.498,00 | Rp 15.992.475,00 | 0,086947017 |
| 2019 | Rp 2.911.311,00 | Rp 18.893.684,00 | 0,154089113 |
| 2020 | Rp 4.317.021,00 | Rp 25.235.573,00 | 0,171068872 |
| 2021 | Rp 5.392.611,00 | Rp 26.194.548,00 | 0,205867687 |
| 16 | NISP | 2018 | Rp 24.037.435,00 | Rp 173.582.894,00 | 0,138478133 |
| 2019 | Rp 27.188.358,00 | Rp 180.706.987,00 | 0,150455488 |
| 2020 | Rp 21.193.325,00 | Rp 206.297.200,00 | 0,102732005 |
| 2021 | Rp 31.523.536,00 | Rp 214.395.608,00 | 0,14703443 |
| 17 | PNBN | 2018 | Rp 48.036.872,00 | Rp 207.204.418,00 | 0,231833242 |
| 2019 | Rp 49.363.446,00 | Rp 211.287.370,00 | 0,233631788 |
| 2020 | Rp 49.325.737,00 | Rp 218.067.091,00 | 0,226195235 |
| 2021 | Rp 42.149.871,00 | Rp 204.462.542,00 | 0,206149599 |

**LAMPIRAN 3. PERHITUNGAN (X2) RETA**

**(Retained Earning To Total Assets)**

|  |  |  |  |  |  |
| --- | --- | --- | --- | --- | --- |
| **No** | **Kode Perusahaan** | **Tahun** | **Laba Ditahan** | **Total Asset** | **X2** |
| 1 | BABP | 2018 | -Rp 819.914,00 | Rp 10.854.855,00 | -0,075534312 |
| 2019 | -Rp 799.481,00 | Rp 10.607.879,00 | -0,075366716 |
| 2020 | -Rp 836.243,00 | Rp 11.652.903,00 | -0,071762633 |
| 2021 | -Rp 823.375,00 | Rp 14.015.360,00 | -0,058748045 |
| 2 | BBCA | 2018 | Rp 133.871.809,00 | Rp 824.787.944,00 | 0,162310579 |
| 2019 | Rp 153.158.544,00 | Rp 918.989.312,00 | 0,166659766 |
| 2020 | Rp 158.298.441,00 | Rp 1.075.570.256,00 | 0,147176291 |
| 2021 | Rp 177.067.556,00 | Rp 1.228.344.680,00 | 0,14415136 |
| 3 | BBKP | 2018 | Rp 2.945.004,00 | Rp 95.643.923,00 | 0,030791334 |
| 2019 | Rp 3.200.834,00 | Rp 100.264.248,00 | 0,031923982 |
| 2020 | -Rp 1.408.501,00 | Rp 79.938.578,00 | -0,017619791 |
| 2021 | -Rp 3.665.882,00 | Rp 89.215.674,00 | -0,041090112 |
| 4 | BBNI | 2018 | Rp 68.268.420,00 | Rp 808.572.011,00 | 0,084430847 |
| 2019 | Rp 79.685.093,00 | Rp 845.605.208,00 | 0,094234392 |
| 2020 | Rp 64.202.289,00 | Rp 891.337.425,00 | 0,072029163 |
| 2021 | Rp 75.471.792,00 | Rp 964.837.692,00 | 0,078222267 |
| 5 | BBRI | 2018 | Rp 160.107.704,00 | Rp 1.296.898.292,00 | 0,123454326 |
| 2019 | Rp 178.304.746,00 | Rp 1.416.758.840,00 | 0,125853985 |
| 2020 | Rp 163.949.482,00 | Rp 1.511.804.628,00 | 0,10844621 |
| 2021 | Rp 181.986.363,00 | Rp 1.678.097.734,00 | 0,108448012 |
| 6 | BBTN | 2018 | Rp 2.964.662,00 | Rp 306.436.194,00 | 0,009674647 |
| 2019 | Rp 366.002,00 | Rp 311.776.828,00 | 0,001173923 |
| 2020 | Rp 1.759.096,00 | Rp 361.208.406,00 | 0,004870031 |
| 2021 | Rp 2.532.966,00 | Rp 371.868.311,00 | 0,00681146 |
| 7 | BDMN | 2018 | Rp 27.917.115,00 | Rp 186.762.189,00 | 0,149479481 |
| 2019 | Rp 30.405.170,00 | Rp 193.533.970,00 | 0,157105081 |
| 2020 | Rp 28.213.350,00 | Rp 200.890.068,00 | 0,140441737 |
| 2021 | Rp 29.642.769,00 | Rp 192.239.698,00 | 0,154196918 |
| 8 | BEKS | 2018 | -Rp 1.379.058,00 | Rp 9.482.130,00 | -0,145437576 |
| 2019 | -Rp 1.516.617,00 | Rp 8.097.328,00 | -0,187298452 |
| 2020 | -Rp 2.392.228,00 | Rp 5.337.281,00 | -0,44821099 |
| 2021 | -Rp 2.657.404,00 | Rp 8.849.611,00 | -0,300284837 |
| 9 | BINA | 2018 | Rp 75.172,00 | Rp 3.854.174,00 | 0,019504049 |
| 2019 | Rp 80.008,00 | Rp 5.262.429,00 | 0,015203626 |
| 2020 | Rp 32.757,00 | Rp 8.437.685,00 | 0,003882226 |
| 2021 | Rp 68.630,00 | Rp 15.055.850,00 | 0,004558361 |
| 10 | BJBR | 2018 | Rp 911.978,00 | Rp 120.191.387,00 | 0,007587715 |
| 2019 | Rp 2.909.072,00 | Rp 123.536.474,00 | 0,023548284 |
| 2020 | Rp 3.308.127,00 | Rp 140.934.002,00 | 0,023472881 |
| 2021 | Rp 3.657.863,00 | Rp 158.356.097,00 | 0,023098972 |
| 11 | BMRI | 2018 | Rp 121.704.418,00 | Rp 1.202.252.094,00 | 0,101230365 |
| 2019 | Rp 137.929.792,00 | Rp 1.318.246.335,00 | 0,104631273 |
| 2020 | Rp 119.275.783,00 | Rp 1.429.334.484,00 | 0,083448475 |
| 2021 | Rp 137.207.666,00 | Rp 1.725.611.128,00 | 0,079512506 |
| 12 | BNII | 2018 | Rp 12.172.815,00 | Rp 177.532.858,00 | 0,068566547 |
| 2019 | Rp 13.356.962,00 | Rp 169.082.830,00 | 0,07899656 |
| 2020 | Rp 13.467.483,00 | Rp 173.224.412,00 | 0,077745872 |
| 2021 | Rp 14.839.662,00 | Rp 168.758.476,00 | 0,087934321 |
| 13 | BNLI | 2018 | -Rp 768.429,00 | Rp 152.892.866,00 | -0,005025931 |
| 2019 | Rp 658.442,00 | Rp 161.451.259,00 | 0,004078271 |
| 2020 | Rp 676.385,00 | Rp 197.726.097,00 | 0,003420818 |
| 2021 | Rp 1.787.318,00 | Rp 234.379.042,00 | 0,007625759 |
| 14 | BTPN | 2018 | Rp 15.776.300,00 | Rp 101.919.301,00 | 0,154792074 |
| 2019 | Rp 17.730.931,00 | Rp 181.631.385,00 | 0,097620414 |
| 2020 | Rp 18.949.493,00 | Rp 183.165.978,00 | 0,10345531 |
| 2021 | Rp 21.588.017,00 | Rp 191.917.794,00 | 0,11248575 |
| 15 | MCOR | 2018 | Rp 561.639,00 | Rp 15.992.475,00 | 0,035118954 |
| 2019 | Rp 640.606,00 | Rp 18.893.684,00 | 0,033905828 |
| 2020 | Rp 669.045,00 | Rp 25.235.573,00 | 0,02651198 |
| 2021 | Rp 748.437,00 | Rp 26.194.548,00 | 0,028572243 |
| 16 | NISP | 2018 | Rp 14.866.665,00 | Rp 173.582.894,00 | 0,08564591 |
| 2019 | Rp 17.806.303,00 | Rp 180.706.987,00 | 0,098536882 |
| 2020 | Rp 19.644.210,00 | Rp 206.297.200,00 | 0,095222863 |
| 2021 | Rp 22.144.572,00 | Rp 214.395.608,00 | 0,103288366 |
| 17 | PNBN | 2018 | Rp 24.421.806,00 | Rp 207.204.418,00 | 0,117863346 |
| 2019 | Rp 27.746.429,00 | Rp 211.287.370,00 | 0,131320812 |
| 2020 | Rp 28.850.755,00 | Rp 218.067.091,00 | 0,132302196 |
| 2021 | Rp 30.996.274,00 | Rp 204.462.542,00 | 0,15159879 |

**LAMPIRAN 4. PERHITUNGAN (X3) EBIT**

**(Earning Before Interest and Tax to Total Assets)**

|  |  |  |  |  |  |
| --- | --- | --- | --- | --- | --- |
| **No** | **Kode Perusahaan** | **Tahun** | **EBIT** | **Total Asset** | **X3** |
| 1 | BABP | 2018 | Rp 45.864,00 | Rp 10.854.855,00 | 0,004225206 |
| 2019 | Rp 6.218,00 | Rp 10.607.879,00 | 0,000586168 |
| 2020 | -Rp 32.533,00 | Rp 11.652.903,00 | -0,002791837 |
| 2021 | -Rp 46.474,00 | Rp 14.015.360,00 | -0,003315933 |
| 2 | BBCA | 2018 | Rp 35.382.666,00 | Rp 824.787.944,00 | 0,042899107 |
| 2019 | Rp 40.880.341,00 | Rp 918.989.312,00 | 0,044484022 |
| 2020 | Rp 45.196.853,00 | Rp 1.075.570.256,00 | 0,042021293 |
| 2021 | Rp 48.165.169,00 | Rp 1.228.344.680,00 | 0,039211444 |
| 3 | BBKP | 2018 | Rp 614.081,00 | Rp 95.643.923,00 | 0,006420492 |
| 2019 | -Rp 3.129,00 | Rp 100.264.248,00 | -3,12075E-05 |
| 2020 | -Rp 1.175.518,00 | Rp 79.938.578,00 | -0,014705265 |
| 2021 | -Rp 2.062.667,00 | Rp 89.215.674,00 | -0,023120007 |
| 4 | BBNI | 2018 | Rp 26.987.810,00 | Rp 808.572.011,00 | 0,033377126 |
| 2019 | Rp 28.324.801,00 | Rp 845.605.208,00 | 0,033496484 |
| 2020 | Rp 27.821.879,00 | Rp 891.337.425,00 | 0,031213633 |
| 2021 | Rp 31.064.435,00 | Rp 964.837.692,00 | 0,03219654 |
| 5 | BBRI | 2018 | Rp 60.046.640,00 | Rp 1.296.898.292,00 | 0,046300192 |
| 2019 | Rp 66.191.538,00 | Rp 1.416.758.840,00 | 0,046720399 |
| 2020 | Rp 59.624.048,00 | Rp 1.511.804.628,00 | 0,03943899 |
| 2021 | Rp 80.435.203,00 | Rp 1.678.097.734,00 | 0,047932371 |
| 6 | BBTN | 2018 | Rp 5.307.971,00 | Rp 306.436.194,00 | 0,017321619 |
| 2019 | Rp 4.008.438,00 | Rp 311.776.828,00 | 0,012856754 |
| 2020 | Rp 4.592.548,00 | Rp 361.208.406,00 | 0,0127144 |
| 2021 | Rp 6.661.464,00 | Rp 371.868.311,00 | 0,017913503 |
| 7 | BDMN | 2018 | Rp 5.158.037,00 | Rp 186.762.189,00 | 0,027618208 |
| 2019 | Rp 3.273.520,00 | Rp 193.533.970,00 | 0,016914447 |
| 2020 | Rp 2.271.140,00 | Rp 200.890.068,00 | 0,011305387 |
| 2021 | Rp 2.413.819,00 | Rp 192.239.698,00 | 0,012556298 |
| 8 | BEKS | 2018 | -Rp 130.952,00 | Rp 9.482.130,00 | -0,013810399 |
| 2019 | -Rp 179.315,00 | Rp 8.097.328,00 | -0,022144959 |
| 2020 | -Rp 235.159,00 | Rp 5.337.281,00 | -0,0440597 |
| 2021 | -Rp 284.172,00 | Rp 8.849.611,00 | -0,032111242 |
| 9 | BINA | 2018 | Rp 46.578,00 | Rp 3.854.174,00 | 0,01208508 |
| 2019 | Rp 40.706,00 | Rp 5.262.429,00 | 0,007735211 |
| 2020 | Rp 87.051,00 | Rp 8.437.685,00 | 0,010316929 |
| 2021 | Rp 112.277,00 | Rp 15.055.850,00 | 0,007457367 |
| 10 | BJBR | 2018 | Rp 2.058.397,00 | Rp 120.191.387,00 | 0,017125994 |
| 2019 | Rp 2.059.493,00 | Rp 123.536.474,00 | 0,016671133 |
| 2020 | Rp 2.212.126,00 | Rp 140.934.002,00 | 0,015696184 |
| 2021 | Rp 2.598.615,00 | Rp 158.356.097,00 | 0,016409946 |
| 11 | BMRI | 2018 | Rp 47.435.691,00 | Rp 1.202.252.094,00 | 0,039455694 |
| 2019 | Rp 47.661.922,00 | Rp 1.318.246.335,00 | 0,036155551 |
| 2020 | Rp 45.060.935,00 | Rp 1.429.334.484,00 | 0,031525815 |
| 2021 | Rp 54.738.280,00 | Rp 1.725.611.128,00 | 0,031721098 |
| 12 | BNII | 2018 | Rp 4.343.665,00 | Rp 177.532.858,00 | 0,024466823 |
| 2019 | Rp 2.576.866,00 | Rp 169.082.830,00 | 0,015240258 |
| 2020 | Rp 1.850.909,00 | Rp 173.224.412,00 | 0,010685036 |
| 2021 | Rp 2.192.580,00 | Rp 168.758.476,00 | 0,012992414 |
| 13 | BNLI | 2018 | Rp 2.895.648,00 | Rp 152.892.866,00 | 0,018939065 |
| 2019 | Rp 3.096.841,00 | Rp 161.451.259,00 | 0,019181275 |
| 2020 | Rp 3.773.856,00 | Rp 197.726.097,00 | 0,019086282 |
| 2021 | Rp 4.821.231,00 | Rp 234.379.042,00 | 0,020570231 |
| 14 | BTPN | 2018 | Rp 2.947.756,00 | Rp 101.919.301,00 | 0,028922451 |
| 2019 | Rp 4.032.519,00 | Rp 181.631.385,00 | 0,022201664 |
| 2020 | Rp 2.630.514,00 | Rp 183.165.978,00 | 0,014361368 |
| 2021 | Rp 4.008.178,00 | Rp 191.917.794,00 | 0,020884869 |
| 15 | MCOR | 2018 | Rp 194.443,00 | Rp 15.992.475,00 | 0,012158406 |
| 2019 | Rp 135.460,00 | Rp 18.893.684,00 | 0,007169592 |
| 2020 | Rp 112.348,00 | Rp 25.235.573,00 | 0,004451969 |
| 2021 | Rp 284.004,00 | Rp 26.194.548,00 | 0,010842103 |
| 16 | NISP | 2018 | Rp 4.275.971,00 | Rp 173.582.894,00 | 0,024633597 |
| 2019 | Rp 4.582.590,00 | Rp 180.706.987,00 | 0,02535923 |
| 2020 | Rp 5.236.321,00 | Rp 206.297.200,00 | 0,025382414 |
| 2021 | Rp 5.488.462,00 | Rp 214.395.608,00 | 0,025599694 |
| 17 | PNBN | 2018 | Rp 6.323.404,00 | Rp 207.204.418,00 | 0,030517708 |
| 2019 | Rp 6.014.692,00 | Rp 211.287.370,00 | 0,028466879 |
| 2020 | Rp 6.608.403,00 | Rp 218.067.091,00 | 0,030304449 |
| 2021 | Rp 7.799.490,00 | Rp 204.462.542,00 | 0,038146303 |

**LAMPIRAN 5. PERHITUNGAN (X4) MVBV**

**(Market Value of Equity To Book Value)**

|  |  |  |  |  |  |
| --- | --- | --- | --- | --- | --- |
| **No** | **Kode Perusahaan** | **Tahun** | **Nilai Buku Total Ekuitas** | **Nilai Buku Total Utang** | **X4** |
| 1 | BABP | 2018 | Rp 1.429.990,00 | Rp 9.424.865,00 | 0,15172525 |
| 2019 | Rp 1.559.450,00 | Rp 9.048.429,00 | 0,172344835 |
| 2020 | Rp 1.551.237,00 | Rp 10.101.667,00 | 0,153562476 |
| 2021 | Rp 2.365.457,00 | Rp 11.649.903,00 | 0,20304521 |
| 2 | BBCA | 2018 | Rp 151.753.427,00 | Rp 668.438.779,00 | 0,227026665 |
| 2019 | Rp 174.143.156,00 | Rp 740.067.127,00 | 0,235307244 |
| 2020 | Rp 184.714.709,00 | Rp 885.537.919,00 | 0,2085904 |
| 2021 | Rp 202.848.934,00 | Rp 1.019.773.758,00 | 0,198915625 |
| 3 | BBKP | 2018 | Rp 8.594.437,00 | Rp 87.049.486,00 | 0,098730474 |
| 2019 | Rp 8.905.485,00 | Rp 91.358.763,00 | 0,09747817 |
| 2020 | Rp 8.466.442,00 | Rp 71.472.136,00 | 0,11845794 |
| 2021 | Rp 13.205.904,00 | Rp 76.009.770,00 | 0,17373956 |
| 4 | BBNI | 2018 | Rp 110.373.789,00 | Rp 671.237.546,00 | 0,164433277 |
| 2019 | Rp 125.003.948,00 | Rp 688.489.442,00 | 0,181562622 |
| 2020 | Rp 112.872.199,00 | Rp 746.235.663,00 | 0,151255434 |
| 2021 | Rp 126.519.977,00 | Rp 838.317.715,00 | 0,150921273 |
| 5 | BBRI | 2018 | Rp 185.275.331,00 | Rp 1.090.664.084,00 | 0,169873872 |
| 2019 | Rp 208.784.336,00 | Rp 1.183.155.670,00 | 0,176463961 |
| 2020 | Rp 199.911.376,00 | Rp 1.278.346.276,00 | 0,156382805 |
| 2021 | Rp 291.786.804,00 | Rp 1.386.310.930,00 | 0,210477172 |
| 6 | BBTN | 2018 | Rp 23.840.448,00 | Rp 263.784.017,00 | 0,090378668 |
| 2019 | Rp 23.836.195,00 | Rp 269.451.682,00 | 0,088461853 |
| 2020 | Rp 19.987.845,00 | Rp 321.376.142,00 | 0,062194551 |
| 2021 | Rp 21.406.647,00 | Rp 327.693.592,00 | 0,065325193 |
| 7 | BDMN | 2018 | Rp 41.939.821,00 | Rp 144.822.368,00 | 0,289594913 |
| 2019 | Rp 45.417.027,00 | Rp 148.116.943,00 | 0,306629519 |
| 2020 | Rp 43.575.499,00 | Rp 157.314.569,00 | 0,276995953 |
| 2021 | Rp 45.083.058,00 | Rp 147.156.640,00 | 0,306361018 |
| 8 | BEKS | 2018 | Rp 693.398,00 | Rp 8.788.732,00 | 0,07889625 |
| 2019 | Rp 549.533,00 | Rp 7.547.795,00 | 0,072807091 |
| 2020 | Rp 1.361.581,00 | Rp 3.975.700,00 | 0,34247579 |
| 2021 | Rp 1.891.147,00 | Rp 6.958.464,00 | 0,271776501 |
| 9 | BINA | 2018 | Rp 1.208.052,00 | Rp 2.646.122,00 | 0,456536773 |
| 2019 | Rp 1.221.096,00 | Rp 4.041.333,00 | 0,30215179 |
| 2020 | Rp 1.217.144,00 | Rp 7.220.541,00 | 0,168566871 |
| 2021 | Rp 2.373.675,00 | Rp 12.682.175,00 | 0,187166239 |
| 10 | BJBR | 2018 | Rp 11.285.315,00 | Rp 104.035.920,00 | 0,108475179 |
| 2019 | Rp 12.042.629,00 | Rp 105.920.991,00 | 0,113694452 |
| 2020 | Rp 12.005.800,00 | Rp 122.676.884,00 | 0,097865218 |
| 2021 | Rp 13.084.033,00 | Rp 137.955.374,00 | 0,094842503 |
| 11 | BMRI | 2018 | Rp 184.960.305,00 | Rp 941.953.100,00 | 0,196358295 |
| 2019 | Rp 209.034.525,00 | Rp 1.025.749.580,00 | 0,203787093 |
| 2020 | Rp 193.796.083,00 | Rp 1.151.267.847,00 | 0,16833275 |
| 2021 | Rp 222.111.282,00 | Rp 1.326.592.237,00 | 0,167429958 |
| 12 | BNII | 2018 | Rp 25.090.691,00 | Rp 152.442.167,00 | 0,16459154 |
| 2019 | Rp 26.684.916,00 | Rp 142.397.914,00 | 0,187396818 |
| 2020 | Rp 27.223.630,00 | Rp 146.000.782,00 | 0,18646222 |
| 2021 | Rp 28.725.123,00 | Rp 140.033.353,00 | 0,205130581 |
| 13 | BNLI | 2018 | Rp 22.451.936,00 | Rp 130.440.930,00 | 0,172123397 |
| 2019 | Rp 24.037.351,00 | Rp 137.413.908,00 | 0,174926624 |
| 2020 | Rp 35.071.453,00 | Rp 162.654.644,00 | 0,215619131 |
| 2021 | Rp 36.613.715,00 | Rp 197.765.327,00 | 0,18513718 |
| 14 | BTPN | 2018 | Rp 18.786.330,00 | Rp 76.562.034,00 | 0,245373967 |
| 2019 | Rp 31.471.928,00 | Rp 142.608.793,00 | 0,220687149 |
| 2020 | Rp 32.964.753,00 | Rp 142.277.859,00 | 0,231692782 |
| 2021 | Rp 36.078.927,00 | Rp 146.932.694,00 | 0,245547305 |
| 15 | MCOR | 2018 | Rp 2.516.158,00 | Rp 13.476.317,00 | 0,186709618 |
| 2019 | Rp 2.794.858,00 | Rp 16.098.826,00 | 0,173606324 |
| 2020 | Rp 6.016.716,00 | Rp 19.218.857,00 | 0,313063155 |
| 2021 | Rp 6.081.204,00 | Rp 20.113.344,00 | 0,302346741 |
| 16 | NISP | 2018 | Rp 24.428.254,00 | Rp 149.154.640,00 | 0,163778036 |
| 2019 | Rp 27.664.803,00 | Rp 153.042.184,00 | 0,180765866 |
| 2020 | Rp 29.829.316,00 | Rp 176.467.884,00 | 0,169035381 |
| 2021 | Rp 32.327.571,00 | Rp 182.068.037,00 | 0,17755764 |
| 17 | PNBN | 2018 | Rp 40.747.117,00 | Rp 166.457.301,00 | 0,244790206 |
| 2019 | Rp 44.441.714,00 | Rp 166.845.656,00 | 0,266364226 |
| 2020 | Rp 47.460.332,00 | Rp 170.606.759,00 | 0,278185532 |
| 2021 | Rp 48.547.747,00 | Rp 155.914.795,00 | 0,311373574 |

# Lampiran 6.

# Tabel 1

# WCTA, RETA, EBIT, MVB, Altman Z-Score Modifikasi dan Penilaian Sebelum Covid-19 tahun 2018 – 2021 (Before Covid 2018 dan 2019 – During Pandemic Covid 2020 dan 2021)

|  |  |  |  |  |  |  |
| --- | --- | --- | --- | --- | --- | --- |
| No | WCTA | | RETA | | EBIT | |
| Before Covid-19 | During Covid-19 | Before Covid-19 | During Covid-19 | Before Covid-19 | During Covid-19 |
| 1 | 0,039 | 0,046 | -0,075 | -0,065 | 0,002 | -0,003 |
| 2 | 0,141 | 0,134 | 0,165 | 0,146 | 0,044 | 0,041 |
| 3 | 0,023 | 0,059 | 0,031 | -0,029 | 0,003 | -0,019 |
| 4 | 0,181 | 0,153 | 0,089 | 0,075 | 0,033 | 0,032 |
| 5 | 0,171 | 0,169 | 0,125 | 0,108 | 0,047 | 0,044 |
| 6 | 0,165 | 0,109 | 0,005 | 0,006 | 0,015 | 0,015 |
| 7 | -0,102 | 0,242 | 0,153 | 0,147 | 0,022 | 0,012 |
| 8 | -0,051 | -0,001 | -0,166 | -0,374 | -0,018 | -0,038 |
| 9 | 0,251 | 0,136 | 0,018 | 0,004 | 0,011 | 0,009 |
| 10 | 0,135 | 0,081 | 0,016 | 0,023 | 0,017 | 0,016 |
| 11 | 0,181 | 0,152 | 0,103 | 0,082 | 0,038 | 0,032 |
| 12 | 0,212 | 0,182 | 0,074 | 0,083 | 0,021 | 0,012 |
| 13 | 0,132 | 0,175 | -0,001 | 0,006 | 0,019 | 0,021 |
| 14 | 0,288 | 0,341 | 0,126 | 0,108 | 0,026 | 0,018 |
| 15 | 0,121 | 0,188 | 0,035 | 0,028 | 0,011 | 0,008 |
| 16 | 0,144 | 0,125 | 0,092 | 0,099 | 0,025 | 0,026 |
| 17 | 0,233 | 0,216 | 0,125 | 0,142 | 0,031 | 0,034 |
| Rata-rata | 0.133 | 0.147 | 0.054 | 0.035 | 0.020 | 0.015 |

# Lampiran 7.

# Tabel 2 (lanjutan)

# MVB, STTA, Altman Z-Score Modifikasi Tahun 2018 -2021 (Before Covid 2018 dan 2019 – During Pandemic Covid 2020 dan 2021)

|  |  |  |  |  |  |  |
| --- | --- | --- | --- | --- | --- | --- |
| No | MVBV | | Altman Z-Score Modifikasi | | Prediksi | |
| Before Covid-19 | During Covid-19 | Before Covid-19 | During Covid-19 | Before Covid-19 | During Covid-19 |
| 1 | 0,162 | 0,178 | 0,199 | 0,257 | Bangkrut | Bangkrut |
| 2 | 0,231 | 0,204 | 2,004 | 1,841 | Rawan | Rawan |
| 3 | 0,098 | 0,146 | 0,375 | 0,318 | Bangkrut | Bangkrut |
| 4 | 0,173 | 0,151 | 1,883 | 1,617 | Rawan | Rawan |
| 5 | 0,172 | 0,183 | 2,019 | 1,946 | Rawan | Rawan |
| 6 | 0,089 | 0,064 | 1,294 | 0,901 | Rawan | Bangkrut |
| 7 | 0,298 | 0,292 | 0,293 | 2,455 | Bangkrut | Rawan |
| 8 | 0,076 | 0,307 | -0,921 | -1,156 | Bangkrut | Bangkrut |
| 9 | 0,379 | 0,178 | 2,161 | 1,149 | Rawan | Rawan |
| 10 | 0,111 | 0,096 | 1,167 | 0,813 | Rawan | Bangkrut |
| 11 | 0,201 | 0,168 | 1,981 | 1,654 | Rawan | Rawan |
| 12 | 0,176 | 0,196 | 1,947 | 1,751 | Rawan | Rawan |
| 13 | 0,174 | 0,201 | 1,172 | 1,509 | Rawan | Rawan |
| 14 | 0,233 | 0,239 | 2,717 | 2,953 | Sehat | Sehat |
| 15 | 0,181 | 0,308 | 1,157 | 1,701 | Rawan | Rawan |
| 16 | 0,172 | 0,173 | 1,596 | 1,496 | Rawan | Rawan |
| 17 | 0,256 | 0,295 | 2,399 | 2,421 | Rawan | Rawan |
| Rata-rata | 0.187 | 0.199 | 1,379 | 1,389 |  |  |

Keterangan :

WCTA : Working Capital to Total Asset

RETA : Retained Earning to Total Asset

EBIT : Earning Before Interest and Taxes to Total Asset

MVBV : Market Value of Equity to Book Value of Debt

Lampiran 8. *Uji Kolmogorof Smirnov*

|  |  |  |  |  |  |  |
| --- | --- | --- | --- | --- | --- | --- |
| **Case Processing Summary** | | | | | | |
|  | Cases | | | | | |
| Valid | | Missing | | Total | |
| N | Percent | N | Percent | N | Percent |
| Altman Z-score Modifikasi Before COVID-19 | 17 | 100.0% | 0 | 0.0% | 17 | 100.0% |
| Altman Z-score Modifikasi during COVID-19 | 17 | 100.0% | 0 | 0.0% | 17 | 100.0% |

|  |  |  |  |  |  |  |
| --- | --- | --- | --- | --- | --- | --- |
| **Tests of Normality** | | | | | | |
|  | Kolmogorov-Smirnova | | | Shapiro-Wilk | | |
| Statistic | Df | Sig. | Statistic | df | Sig. |
| Altman Z-score Modifikasi Before COVID-19 | .174 | 17 | .181 | .923 | 17 | .164 |
| Altman Z-score Modifikasi during COVID-19 | .191 | 17 | .102 | .933 | 17 | .243 |
| 1. Lilliefors Significance Correction | | | | | | |

|  |  |  |  |  |  |
| --- | --- | --- | --- | --- | --- |
| Lampiran 9. Uji Statistik Deskriptif  **Descriptive Statistics** | | | | | |
|  | N | Minimum | Maximum | Mean | Std. Deviation |
| Working Capital to Total Assets Before COVID-19 | 17 | -.102 | .288 | .13318 | .103567 |
| Working Capital to Total Assets During COVID-19 | 17 | -.0010 | .3410 | .147471 | .0798734 |
| Retained Earnings to Total Assets Before COVID-19 | 17 | -.1660 | .1650 | .053824 | .0854965 |
| Retained Earnings to Total Assets During COVID-19 | 17 | -.3740 | .1470 | .034647 | .1228291 |
| Earnings Before Interest and Tax to Total Assets Before COVID-19 | 17 | -.0180 | .0470 | .020412 | .0162714 |
| Earnings Before Interest and Tax to Total Assets During COVID-19 | 17 | -.0380 | .0440 | .015294 | .0209367 |
| Market Value of Equity to Book Value of Debt Before COVID-19 | 17 | .076 | .379 | .18718 | .077222 |
| Market Value of Equity to Book Value of Debt During COVID-19 | 17 | .064 | .308 | .19876 | .070609 |
| Altman Z-score Modifikasi Before COVID-19 | 17 | -.921 | 2.717 | 1.37900 | .943486 |
| Altman Z-score Modifikasi During COVID-19 | 17 | -1.156 | 2.953 | 1.38976 | .970550 |
| Valid N (listwise) | 17 |  |  |  |  |

Lampiran 10. *Uji Paired T-Test*

|  |  |  |  |  |  |
| --- | --- | --- | --- | --- | --- |
| **Paired Samples Statistics** | | | | | |
|  | | Mean | N | Std. Deviation | Std. Error Mean |
| Pair 1 | Altman Z-score Modifikasi Before COVID-19 | 1.37900 | 17 | .943486 | .228829 |
| Altman Z-score Modifikasi During COVID-19 | 1.38976 | 17 | .970550 | .235393 |

|  |  |  |  |  |
| --- | --- | --- | --- | --- |
| **Paired Samples Correlations** | | | | |
|  | | N | Correlation | Sig. |
| Pair 1 | Altman Z-score Modifikasi Before COVID-19 & Altman Z-score Modifikasi During COVID-19 | 17 | .770 | .000 |

|  |  |  |  |  |  |  |  |  |  |
| --- | --- | --- | --- | --- | --- | --- | --- | --- | --- |
| **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 | Altman Z-score Modifikasi Before COVID-19 - Altman Z-score Modifikasi After COVID-19 | -.010765 | .650082 | .157668 | -.345006 | .323477 | -.068 | 16 | .946 |