

LAMPIRAN

Lampiran 01. Data Keuangan Bank Atau Bahan Hitung Analisis model Kebangkrutan

DATA KEUANGAN BANK (DALAM RIBUAN RUPIAH) BAHAN HITUNG ANALISIS MODEL KEBANGKRUTAN					
PT. Bank Aceh Syariah					
Keterangan	2019	2020	2021	2022	2023
Aset Lancar	Rp 272.102.506	Rp 281.362.358	Rp 275.246.503	Rp 283.061.496	Rp 285.503.096
Liabilitas Lancar	Rp 508.063.974	Rp 226.768.942	Rp 136.252.049	Rp 231.179.016	Rp 591.198.443
Laba Bersih	Rp 452.326.571	Rp 333.158.481	Rp 392.127.034	Rp 436.722.487	Rp 430.201.523
Laba Ditahan	Rp 574.480.560	Rp 455.312.470	Rp 514.281.023	Rp 558.876.476	Rp 552.355.512
Laba Sebelum Pajak	Rp 545.849.567	Rp 420.076.395	Rp 502.172.267	Rp 569.895.425	Rp 561.178.549
Penjualan	Rp 2.228.156.731	Rp 2.129.862.140	Rp 2.165.680.044	Rp 2.199.038.924	Rp 2.241.522.229
Total Aset	Rp 25.121.063.174	Rp 25.480.962.624	Rp 28.170.825.805	Rp 28.767.096.914	Rp 30.470.307.244
Total Ekuitas	Rp 2.447.167.757	Rp 2.481.831.397	Rp 2.843.681.595	Rp 3.512.591.459	Rp 3.636.925.116
Total Liabilitas	Rp 3.124.398.347	Rp 2.430.570.092	Rp 2.729.176.430	Rp 4.176.618.020	Rp 4.084.558.057
PT. BPD Nusa Tenggara Barat Syariah					

Keterangan	2019	2020	2021	2022	2023
Aset Lancar	Rp 110.022.201	Rp 122.273.130	Rp 148.387.019	Rp 315.260.262	Rp 512.593.942
Liabilitas Lancar	Rp 38.454.055	Rp 44.417.103	Rp 36.008.758	Rp 122.144.403	Rp 124.479.680
Laba Bersih	Rp 163.249.445	Rp 130.165.760	Rp 138.349.258	Rp 180.909.545	Rp 211.981.912
Laba Ditahan	Rp 686.189.612	Rp 696.203.232	Rp 738.474.032	Rp 811.397.579	Rp 873.160.962
Laba Sebelum Pajak	Rp 224.375.866	Rp 176.165.287	Rp 188.730.765	Rp 248.836.933	Rp 290.712.017
Penjualan	Rp 745.013.925	Rp 807.524.062	Rp 935.129.743	Rp 131.281.696	Rp 143.838.367
Total Aset	Rp 8.640.304.811	Rp 10.419.758.779	Rp 11.215.180.008	Rp 13.001.640.971	Rp 14.269.585.476
Total Ekuitas	Rp 1.400.358.648	Rp 1.397.091.334	Rp 1.455.369.865	Rp 1.554.334.096	Rp 1.694.964.829
Total Liabilitas	Rp 474.188.163	Rp 1.679.648.028	Rp 1.674.490.120	Rp 1.778.815.578	Rp 2.011.869.799
PT. Bank Muamalat Indonesia					
Keterangan	2019	2020	2021	2022	2023
Aset Lancar	Rp 3.131.870.759	Rp 2.985.278.945	Rp 2.843.848.815	Rp 2.709.131.723	Rp 2.791.497.162
Liabilitas Lancar	Rp 87.699.569	Rp 120.301.440	Rp 1.083.107.314	Rp 116.395.779	Rp 164.382.213
Laba Bersih	Rp 16.326.331	Rp 10.019.739	Rp 8.927.051	Rp 26.581.068	Rp 13.294.252

Laba Ditahan	Rp 514.363.481	Rp 581.222.171	Rp 646.988.173	Rp 688.606.193	Rp 702.613.949
Laba Sebelum Pajak	Rp 26.166.398	Rp 15.018.035	Rp 12.513.740	Rp 52.000.877	Rp 14.106.030
Penjualan	Rp 2.779.690.864	Rp 2.431.607.445	Rp 2.139.790.340	Rp 1.764.404.579	Rp 2.153.387.560
Total Aset	Rp 50.555.519.435	Rp 51.241.303.583	Rp 58.899.174.319	Rp 61.363.584.209	Rp 66.953.058.812
Total Ekuitas	Rp 3.937.178.287	Rp 3.966.710.373	Rp 3.986.348.549	Rp 5.201.949.574	Rp 5.216.386.286
Total Liabilitas	Rp 9.622.883.761	Rp 9.518.089.109	Rp 11.554.646.096	Rp 10.564.670.439	Rp 15.058.239.032

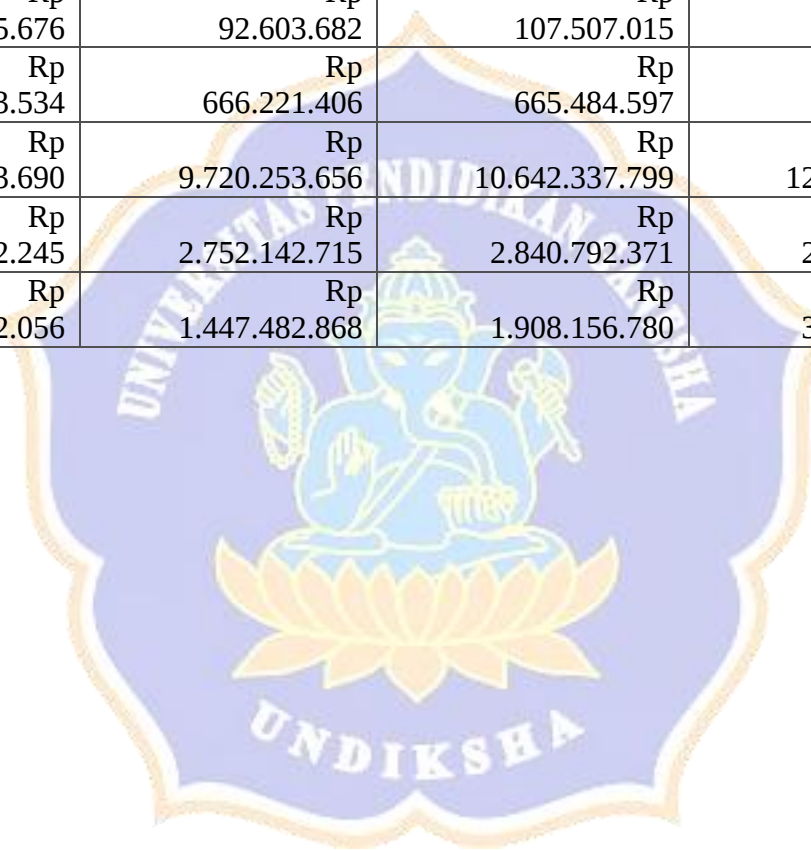
PT. Bank Victoria Syariah

Keterangan	2019	2020	2021	2022	2023
Aset Lancar	Rp 813.757	Rp 559.673.354	Rp 508.119.348	Rp 1.643.150	Rp 6.397.366
Liabilitas Lancar	Rp 1.566.070	Rp 2.086.598	Rp 335.926	Rp 1.076.280	Rp 833.321
Laba Bersih	Rp 913.331	Rp (119.063.497)	Rp (252.193.690)	Rp 5.113.077	Rp 9.774.925
Laba Ditahan	Rp (11.816.944)	Rp 671.839.978	Rp 790.903.693	Rp (6.546.504)	Rp 2.915.276
Laba Sebelum Pajak	Rp 1.068.684	Rp (298.232.500)	Rp (150.868.148)	Rp 6.888.802	Rp 15.707.655
Penjualan	Rp 168.018.700	Rp 148.750.177	Rp 113.818.359	Rp 76.482.433	Rp 158.933.069

Total Aset	Rp 2.262.451.180	Rp 26.221.407.472	Rp 24.947.143.045	Rp 2.110.830.077	Rp 3.082.278.949
Total Ekuitas	Rp 354.243.510	Rp 2.644.375.254	Rp 3.014.425.174	Rp 1.060.932.309	Rp 1.071.135.828
Total Liabilitas	Rp 220.517.324	Rp 22.197.849.857	Rp 20.702.225.559	Rp 255.588.442	Rp 893.664.209
PT. Bank Jabar Banten Syariah					
Keterangan	2019	2020	2021	2022	2023
Aset Lancar	Rp 378.239.267	Rp 388.726.214	Rp 402.274.894	Rp 436.212.461	Rp 429.583.607
Liabilitas Lancar	Rp 27.273.608	Rp 31.300.114	Rp 38.869.717	Rp 30.834.383	Rp 46.824.853
Laba Bersih	Rp 15.398.923	Rp 3.681.687	Rp 21.898.773	Rp 101.708.753	Rp 58.517.451
Laba Ditahan	Rp (676.770.105)	Rp (672.160.654)	Rp (650.156.342)	Rp (548.829.084)	Rp (491.647.689)
Laba Sebelum Pajak	Rp 42.473.964	Rp 32.069.031	Rp 86.751.644	Rp 122.886.168	Rp 75.097.210
Penjualan	Rp 683.484.648	Rp 676.105.588	Rp 729.793.017	Rp 781.855.401	Rp 937.385.386
Total Aset	Rp 7.723.201.420	Rp 8.884.354.097	Rp 10.358.849.568	Rp 12.445.810.770	Rp 13.649.880.459
Total Ekuitas	Rp 868.345.231	Rp 1.207.954.628	Rp 1.229.958.994	Rp 1.331.286.252	Rp 1.388.467.647
Total Liabilitas	Rp 1.281.706.820	Rp 1.425.081.313	Rp 1.807.201.047	Rp 2.740.100.645	Rp 2.988.577.254
PT. Bank Mega Syariah					

Keterangan	2019	2020	2021	2022	2023
Aset Lancar	Rp 321.238.153	Rp 401.801.652	Rp 397.765.423	Rp 447.396.286	Rp 447.368.362
Liabilitas Lancar	Rp 3.328.076	Rp 7.666.763	Rp 4.038.350	Rp 6.867.521	Rp 9.693.119
Laba Bersih	Rp 49.150.923	Rp 131.727.187	Rp 537.707.206	Rp 232.283.027	Rp 238.719.384
Laba Ditahan	Rp 307.872.976	Rp 138.223.879	Rp 677.464.537	Rp 911.300.997	Rp 1.151.577.992
Laba Sebelum Pajak	Rp 64.545.516	Rp 168.989.004	Rp 688.210.426	Rp 342.923.016	Rp 305.162.876
Penjualan	Rp 708.940.176	Rp 862.915.126	Rp 1.237.433.583	Rp 920.532.668	Rp 1.207.353.983
Total Aset	Rp 8.007.675.910	Rp 16.117.926.696	Rp 14.041.750.908	Rp 16.070.574.009	Rp 14.566.714.321
Total Ekuitas	Rp 1.290.179.944	Rp 2.019.249.285	Rp 1.960.419.931	Rp 2.236.684.750	Rp 2.561.335.886
Total Liabilitas	Rp 1.002.502.698	Rp 6.602.789.156	Rp 1.289.970.357	Rp 1.049.294.632	Rp 2.258.258.394
PT. BCA Syariah					
Keterangan	2019	2020	2021	2022	2023
Aset Lancar	Rp 147.820.086	Rp 148.671.535	Rp 147.968.959	Rp 156.718.701	Rp 198.031.412
Liabilitas Lancar	Rp 16.565.174	Rp 54.754.693	Rp 59.087.574	Rp 187.594.952	Rp 64.193.478
Laba Bersih	Rp 67.193.529	Rp 73.105.882	Rp 87.422.213	Rp 117.582.549	Rp 153.801.741

Laba Ditahan	Rp 85.437.304	Rp 98.738.864	Rp 116.984.348	Rp 151.428.455	Rp 215.987.519
Laba Sebelum Pajak	Rp 83.295.676	Rp 92.603.682	Rp 107.507.015	Rp 146.209.310	Rp 191.398.798
Penjualan	Rp 621.483.534	Rp 666.221.406	Rp 665.484.597	Rp 749.747.153	Rp 933.459.511
Total Aset	Rp 8.634.373.690	Rp 9.720.253.656	Rp 10.642.337.799	Rp 12.669.882.338	Rp 14.471.733.689
Total Ekuitas	Rp 2.328.292.245	Rp 2.752.142.715	Rp 2.840.792.371	Rp 2.930.893.575	Rp 3.082.544
Total Liabilitas	Rp 1.424.052.056	Rp 1.447.482.868	Rp 1.908.156.780	Rp 3.121.653.217	Rp 3.675.313.030



Lampiran 02. Rincian Perhitungan Analisis model Altman Modifikasi

Rincian Perhitungan Analisis Model Altman Modifikasi										
PT. Bank Aceh Syariah										
Tahun	Modal Kerja		X1		X2		X3		X4	
	Aset Lancar	Liabilitas Lancar	Modal Kerja	Total Aset	Laba Ditahan	Total Aset	EBT	Total Aset	Total Ekuitas	Total Aset
2019	Rp 272.102.506	Rp 508.063.974	Rp (235.961.468)	Rp 25.121.063.174	Rp 574.480.560	Rp 25.121.063.174	Rp 545.849.567	Rp 25.121.063.174	Rp 2.447.167.757	Rp 25.121.063.174
	Rp (235.961.468)		-0,009392973		0,022868481		0,021728761		0,097414976	
2020	Rp 281.362.358	Rp 226.768.942	Rp 54.593.416	Rp 25.480.962.624	Rp 455.312.470	Rp 25.480.962.624	Rp 420.076.395	Rp 25.480.962.624	Rp 2.481.831.397	Rp 25.480.962.624
	Rp 54.593.416		0,002142518		0,017868731		0,016485892		0,097399436	
2021	Rp 275.246.503	Rp 136.252.049	Rp 138.994.454	Rp 28.170.825.805	Rp 514.281.023	Rp 28.170.825.805	Rp 502.172.267	Rp 28.170.825.805	Rp 2.843.681.595	Rp 28.170.825.805
	Rp 138.994.454		0,004933986		0,018255802		0,017825969		0,100944204	
2022	Rp 283.061.496	Rp 231.179.016	Rp 51.882.480	Rp 28.767.096.914	Rp 558.876.476	Rp 28.767.096.914	Rp 569.895.425	Rp 28.767.096.914	Rp 3.512.591.459	Rp 28.767.096.914
	Rp 51.882.480		0,001803535		0,019427629		0,019810669		0,122104482	

2023	Rp 285.503.096	Rp 591.198.443	Rp (305.695.347)	Rp 30.470.307.244	Rp 552.355.512	Rp 30.470.307.244	Rp 561.178.549	Rp 30.470.307.244	Rp 3.636.925.116	Rp 30.470.307.244
	Rp (305.695.347)		-0,010032565		0,018127665		0,018417226		0,119359647	
PT. BPD Nusa Tenggara Barat Syariah										
Tahun	Modal Kerja		X1		X2		X3		X4	
	Aset Lancar	Liabilitas Lancar	Modal Kerja	Total Aset	Laba Ditahan	Total Aset	EBT	Total Aset	Total Ekuitas	Total Aset
2019	Rp 110.022.201	Rp 38.454.055	Rp 71.568.146	Rp 8.640.304.811	Rp 686.189.612	Rp 8.640.304.811	Rp 224.375.866	Rp 8.640.304.811	Rp 1.400.358.648	Rp 8.640.304.811
	Rp 71.568.146		0,008283058		0,079417292		0,025968513		0,162072829	
2020	Rp 122.273.130	Rp 44.417.103	Rp 77.856.027	Rp 10.419.758.779	Rp 696.203.232	Rp 10.419.758.779	Rp 176.165.287	Rp 10.419.758.779	Rp 1.397.091.334	Rp 10.419.758.779
	Rp 77.856.027		0,007471961		0,066815677		0,016906849		0,134080967	
2021	Rp 148.387.019	Rp 36.008.758	Rp 112.378.261	Rp 11.215.180.008	Rp 738.474.032	Rp 11.215.180.008	Rp 188.730.765	Rp 11.215.180.008	Rp 1.455.369.865	Rp 11.215.180.008
	Rp 112.378.261		0,010020192		0,065845937		0,016828153		0,129767856	
2022	Rp 315.260.262	Rp 122.144.403	Rp 193.115.859	Rp 13.001.640.971	Rp 811.397.579	Rp 13.001.640.971	Rp 248.836.933	Rp 13.001.640.971	Rp 1.554.334.096	Rp 13.001.640.971

	Rp 193.115.859		0,014853191		0,062407321		0,019138887		0,119549071	
20 23	Rp 512.593.9 42	Rp 124.479.6 80	Rp 388.114.2 62	Rp 14.269.585 .476	Rp 873.160.9 62	Rp 14.269.585 .476	Rp 290.712.0 17	Rp 14.269.585 .476	Rp 1.694.964. 829	Rp 14.269.585 .476
	Rp 388.114.262		0,027198706		0,061190352		0,020372842		0,118781644	
PT. Bank Muamalat Indonesia										
Ta hu n	Modal Kerja		X1		X2		X3		X4	
	Aset Lancar	Liabilitas Lancar	Modal Kerja	Total Aset	Laba Ditahan	Total Aset	EBT	Total Aset	Total Ekuitas	Total Aset
20 19	Rp 3.131.870. 759	Rp 87.699.56 9	Rp 3.044.171. 190	Rp 50.555.519 .435	Rp 514.363.4 81	Rp 50.555.519 .435	Rp 26.166.39 8	Rp 50.555.519 .435	Rp 3.937.178. 287	Rp 50.555.519 .435
	Rp 3.044.171.190		0,060214418		0,01017423		0,000517577		0,077878307	
20 20	Rp 2.985.278. 945	Rp 120.301.4 40	Rp 2.864.977. 505	Rp 51.241.303 .583	Rp 581.222.1 71	Rp 51.241.303 .583	Rp 15.018.03 5	Rp 51.241.303 .583	Rp 3.966.710. 373	Rp 51.241.303 .583
	Rp 2.864.977.505		0,055911488		0,011342845		0,000293085		0,077412363	
20 21	Rp 2.843.848. 815	Rp 1.083.107. 314	Rp 1.760.741. 501	Rp 58.899.174 .319	Rp 646.988.1 73	Rp 58.899.174 .319	Rp 12.513.74 0	Rp 58.899.174 .319	Rp 3.986.348. 549	Rp 58.899.174 .319
	Rp 1.760.741.501		0,029894163		0,010984673		0,00021246		0,06768089	

20 22	Rp 2.709.131. 723	Rp 116.395.7 79	Rp 2.592.735. 944	Rp 61.363.584 .209	Rp 688.606.1 93	Rp 61.363.584 .209	Rp 52.000.87 7	Rp 61.363.584 .209	Rp 5.201.949. 574	Rp 61.363.584 .209
	Rp 2.592.735.944		0,042252029		0,01122174		0,000847422		0,084772584	
20 23	Rp 2.791.497. 162	Rp 164.382.2 13	Rp 2.627.114. 949	Rp 66.953.058 .812	Rp 702.613.9 49	Rp 66.953.058 .812	Rp 14.106.03 0	Rp 66.953.058 .812	Rp 5.216.386. 286	Rp 66.953.058 .812
	Rp 2.627.114.949		0,039238162		0,010494128		0,000210685		0,077911097	
PT. Bank Victoria Syariah										
Ta hu n	Modal Kerja		X1		X2		X3		X4	
	Aset Lancar	Liabilitas Lancar	Modal Kerja	Total Aset	Laba Ditahan	Total Aset	EBT	Total Aset	Total Ekuitas	Total Aset
20 19	Rp 813.757	Rp 1.566.070	Rp (752.313)	Rp 2.262.451. 180	Rp (11.816.94 4)	Rp 2.262.451. 180	Rp 1.068.684	Rp 2.262.451. 180	Rp 354.243.5 10	Rp 2.262.451. 180
	Rp (752.313)		-0,000332521		-0,005223071		0,000472357		0,156575096	
20 20	Rp 559.673.3 54	Rp 2.086.598	Rp 557.586.7 56	Rp 26.221.407 .472	Rp 671.839.9 78	Rp 26.221.407 .472	Rp (298.232. 500)	Rp 26.221.407 .472	Rp 2.644.375. 254	Rp 26.221.407 .472
	Rp 557.586.756		0,021264562		0,025621812		-0,011373627		0,100847952	
20 21	Rp 508.119.3 48	Rp 335.926	Rp 507.783.4 22	Rp 24.947.143 .045	Rp 790.903.6 93	Rp 24.947.143 .045	Rp (150.868. 148)	Rp 24.947.143 .045	Rp 3.014.425. 174	Rp 24.947.143 .045

	Rp 507.783.422		0,020354372		0,031703177		-0,006047512		0,12083248	
20 22	Rp 1.643.150	Rp 1.076.280	Rp 566.870	Rp 2.110.830. 077	Rp (6.546.504)	Rp 2.110.830. 077	Rp 6.888.802	Rp 2.110.830. 077	Rp 1.060.932. 309	Rp 2.110.830. 077
	Rp 566.870		0,000268553		-0,003101388		0,003263551		0,502613792	
20 23	Rp 6.397.366	Rp 833.321	Rp 5.564.045	Rp 3.082.278. 949	Rp 2.915.276	Rp 3.082.278. 949	Rp 15.707.65 5	Rp 3.082.278. 949	Rp 1.071.135. 828	Rp 3.082.278. 949
	Rp 5.564.045		0,001805172		0,000945818		0,005096117		0,347514241	
PT. Bank Jabar Banten Syariah										
Ta hu n	Modal Kerja		X1		X2		X3		X4	
	Aset Lancar	Liabilitas Lancar	Modal Kerja	Total Aset	Laba Ditahan	Total Aset	EBT	Total Aset	Total Ekuitas	Total Aset
20 19	Rp 378.239.2 67	Rp 27.273.60 8	Rp 350.965.6 59	Rp 7.723.201. 420	Rp (676.770.1 05)	Rp 7.723.201. 420	Rp 42.473.96 4	Rp 7.723.201. 420	Rp 868.345.2 31	Rp 7.723.201. 420
	Rp 350.965.659		0,045443028		-0,087628183		0,005499528		0,112433327	
20 20	Rp 388.726.2 14	Rp 31.300.11 4	Rp 357.426.1 00	Rp 8.884.354. 097	Rp (672.160.6 54)	Rp 8.884.354. 097	Rp 32.069.03 1	Rp 8.884.354. 097	Rp 1.207.954. 628	Rp 8.884.354. 097
	Rp 357.426.100		0,040230961		-0,075656671		0,003609607		0,13596426	

2021	Rp 402.274.894	Rp 38.869.717	Rp 363.405.177	Rp 10.358.849.568	Rp (650.156.342)	Rp 10.358.849.568	Rp 86.751.644	Rp 10.358.849.568	Rp 1.229.958.994	Rp 10.358.849.568
	Rp 363.405.177		0,035081615		-0,062763373		0,008374641		0,118735096	
2022	Rp 436.212.461	Rp 30.834.383	Rp 405.378.078	Rp 12.445.810.770	Rp (548.829.084)	Rp 12.445.810.770	Rp 122.886.168	Rp 12.445.810.770	Rp 1.331.286.252	Rp 12.445.810.770
	Rp 405.378.078		0,032571448		-0,044097495		0,009873697		0,106966615	
2023	Rp 429.583.607	Rp 46.824.853	Rp 382.758.754	Rp 13.649.880.459	Rp (491.647.689)	Rp 13.649.880.459	Rp 75.097.210	Rp 13.649.880.459	Rp 1.388.467.647	Rp 13.649.880.459
	Rp 382.758.754		0,02804118		-0,036018461		0,005501675		0,101720132	
PT. Bank Mega Syariah										
Tahun	Modal Kerja		X1		X2		X3		X4	
	Aset Lancar	Liabilitas Lancar	Modal Kerja	Total Aset	Laba Ditahan	Total Aset	EBT	Total Aset	Total Ekuitas	Total Aset
2019	Rp 321.238.153	Rp 3.328.076	Rp 317.910.077	Rp 8.007.675.910	Rp 307.872.976	Rp 8.007.675.910	Rp 64.545.516	Rp 8.007.675.910	Rp 1.290.179.944	Rp 8.007.675.910
	Rp 317.910.077		0,039700667		0,038447232		0,008060456		0,161117902	
2020	Rp 401.801.652	Rp 7.666.763	Rp 394.134.889	Rp 16.117.926.696	Rp 138.223.879	Rp 16.117.926.696	Rp 168.989.004	Rp 16.117.926.696	Rp 2.019.249.285	Rp 16.117.926.696

	Rp 394.134.889		0,0244532		0,008575785		0,010484537		0,125279716	
20 21	Rp 397.765.4 23	Rp 4.038.350	Rp 393.727.0 73	Rp 14.041.750 .908	Rp 677.464.5 37	Rp 14.041.750 .908	Rp 688.210.4 26	Rp 14.041.750 .908	Rp 1.960.419. 931	Rp 14.041.750 .908
	Rp 393.727.073		0,028039742		0,048246443		0,049011724		0,139613638	
20 22	Rp 447.396.2 86	Rp 6.867.521	Rp 440.528.7 65	Rp 16.070.574 .009	Rp 911.300.9 97	Rp 16.070.574 .009	Rp 342.923.0 16	Rp 16.070.574 .009	Rp 2.236.684. 750	Rp 16.070.574 .009
	Rp 440.528.765		0,027412136		0,056706188		0,021338567		0,139178896	
20 23	Rp 447.368.3 62	Rp 9.693.119	Rp 437.675.2 43	Rp 14.566.714 .321	Rp 1.151.577. 992	Rp 14.566.714 .321	Rp 305.162.8 76	Rp 14.566.714 .321	Rp 2.561.335. 886	Rp 14.566.714 .321
	Rp 437.675.243		0,030046257		0,079055439		0,020949328		0,17583484	
PT. BCA Syariah										
Ta hu n	Modal Kerja		X1		X2		X3		X4	
	Aset Lancar	Liabilitas Lancar	Modal Kerja	Total Aset	Laba Ditahan	Total Aset	EBT	Total Aset	Total Ekuitas	Total Aset
20 19	Rp 147.820.0 86	Rp 16.565.17 4	Rp 131.254.9 12	Rp 8.634.373. 690	Rp 85.437.30 4	Rp 8.634.373. 690	Rp 83.295.67 6	Rp 8.634.373. 690	Rp 2.328.292. 245	Rp 8.634.373. 690
	Rp 131.254.912		0,01520144		0,00989502		0,009646985		0,269653866	

20 20	Rp 148.671.5 35	Rp 54.754.69 3	Rp 93.916.84 2	Rp 9.720.253. 656	Rp 98.738.86 4	Rp 9.720.253. 656	Rp 92.603.68 2	Rp 9.720.253. 656	Rp 2.752.142. 715	Rp 9.720.253. 656
	Rp 93.916.842		0,009661974		0,010158054		0,009526879		0,283134866	
20 21	Rp 147.968.9 59	Rp 59.087.57 4	Rp 88.881.38 5	Rp 10.642.337 .799	Rp 116.984.3 48	Rp 10.642.337 .799	Rp 107.507.0 15	Rp 10.642.337 .799	Rp 2.840.792. 371	Rp 10.642.337 .799
	Rp 88.881.385		0,008351679		0,010992354		0,010101823		0,266933114	
20 22	Rp 156.718.7 01	Rp 187.594.9 52	Rp (30.876.25 1)	Rp 12.669.882 .338	Rp 151.428.4 55	Rp 12.669.882 .338	Rp 146.209.3 10	Rp 12.669.882 .338	Rp 2.930.893. 575	Rp 12.669.882 .338
	Rp (30.876.251)		-0,00243698		0,011951844		0,011539911		0,231327608	
20 23	Rp 198.031.4 12	Rp 64.193.47 8	Rp 133.837.9 34	Rp 14.471.733 .689	Rp 215.987.5 19	Rp 14.471.733 .689	Rp 191.398.7 98	Rp 14.471.733 .689	Rp 3.082.544	Rp 14.471.733 .689
	Rp 133.837.934		0,009248231		0,014924785		0,013225699		0,000213004	

Lampiran 03. Rincian Perhitungan Analisis model Grover

Rincian Perhitungan Analisis Model Grover								
PT. Bank Aceh Syariah								
Tahun	Modal Kerja		X1		X2		ROA	
	Aset Lancar	Liabilitas Lancar	Modal Kerja	Total Aset	EBT	Total Aset	Laba Bersih	Total Aset
2019	Rp 272.102.506	Rp 508.063.974	Rp (235.961.468)	Rp 25.121.063.174	Rp 545.849.567	Rp 25.121.063.174	Rp 452.326.571	Rp 25.121.063.174
	Rp (235.961.468)		-0,009392973		0,021728761		0,018005869	
2020	Rp 281.362.358	Rp 226.768.942	Rp 54.593.416	Rp 25.480.962.624	Rp 420.076.395	Rp 25.480.962.624	Rp 333.158.481	Rp 25.480.962.624
	Rp 54.593.416		0,002142518		0,016485892		0,0130748	
2021	Rp 275.246.503	Rp 136.252.049	Rp 138.994.454	Rp 28.170.825.805	Rp 502.172.267	Rp 28.170.825.805	Rp 392.127.034	Rp 28.170.825.805
	Rp 138.994.454		0,004933986		0,017825969		0,013919614	
2022	Rp 283.061.496	Rp 231.179.016	Rp 51.882.480	Rp 28.767.096.914	Rp 569.895.425	Rp 28.767.096.914	Rp 436.722.487	Rp 28.767.096.914
	Rp 51.882.480		0,001803535		0,019810669		0,015181319	

2023	Rp 285.503.096	Rp 591.198.443	Rp (305.695.347)	Rp 30.470.307.24 4	Rp 561.178.549	Rp 30.470.307.24 4	Rp 430.201.523	Rp 30.470.307.24 4
	Rp (305.695.347)		-0,010032565		0,018417226		0,014118713	
PT. BPD Nusa Tenggara Barat Syariah								
Tahun	Modal Kerja		X1		X2		ROA	
	Aset Lancar	Liabilitas Lancar	Modal Kerja	Total Aset	EBT	Total Aset	Laba Bersih	Total Aset
2019	Rp 110.022.201	Rp 38.454.055	Rp 71.568.146	Rp 8.640.304.811	Rp 224.375.866	Rp 8.640.304.811	Rp 163.249.445	Rp 8.640.304.811
	Rp 71.568.146		0,008283058		0,025968513		0,018893945	
2020	Rp 122.273.130	Rp 44.417.103	Rp 77.856.027	Rp 10.419.758.77 9	Rp 176.165.287	Rp 10.419.758.77 9	Rp 130.165.760	Rp 10.419.758.77 9
	Rp 77.856.027		0,007471961		0,016906849		0,012492205	
2021	Rp 148.387.019	Rp 36.008.758	Rp 112.378.261	Rp 11.215.180.00 8	Rp 188.730.765	Rp 11.215.180.00 8	Rp 138.349.258	Rp 11.215.180.00 8
	Rp 112.378.261		0,010020192		0,016828153		0,012335893	
2022	Rp 315.260.262	Rp 122.144.403	Rp 193.115.859	Rp 13.001.640.97 1	Rp 248.836.933	Rp 13.001.640.97 1	Rp 180.909.545	Rp 13.001.640.97 1
	Rp 193.115.859		0,014853191		0,019138887		0,013914362	

2023	Rp 512.593.942	Rp 124.479.680	Rp 388.114.262	Rp 14.269.585.476	Rp 290.712.017	Rp 14.269.585.476	Rp 211.981.912	Rp 14.269.585.476
	Rp 388.114.262		0,027198706		0,020372842		0,014855506	
PT. Bank Muamalat Indonesia								
Tahun	Modal Kerja		X1		X2		ROA	
	Aset Lancar	Liabilitas Lancar	Modal Kerja	Total Aset	EBT	Total Aset	Laba Bersih	Total Aset
2019	Rp 3.131.870.759	Rp 87.699.569	Rp 3.044.171.190	Rp 50.555.519.435	Rp 26.166.398	Rp 50.555.519.435	Rp 16.326.331	Rp 50.555.519.435
	Rp 3.044.171.190		0,060214418		0,000517577		0,000322939	
2020	Rp 2.985.278.945	Rp 120.301.440	Rp 2.864.977.505	Rp 51.241.303.583	Rp 15.018.035	Rp 51.241.303.583	Rp 10.019.739	Rp 51.241.303.583
	Rp 2.864.977.505		0,055911488		0,000293085		0,00019554	
2021	Rp 2.843.848.815	Rp 1.083.107.314	Rp 1.760.741.501	Rp 58.899.174.319	Rp 12.513.740	Rp 58.899.174.319	Rp 8.927.051	Rp 58.899.174.319
	Rp 1.760.741.501		0,029894163		0,00021246		0,000151565	
2022	Rp 2.709.131.723	Rp 116.395.779	Rp 2.592.735.944	Rp 61.363.584.209	Rp 52.000.877	Rp 61.363.584.209	Rp 26.581.068	Rp 61.363.584.209

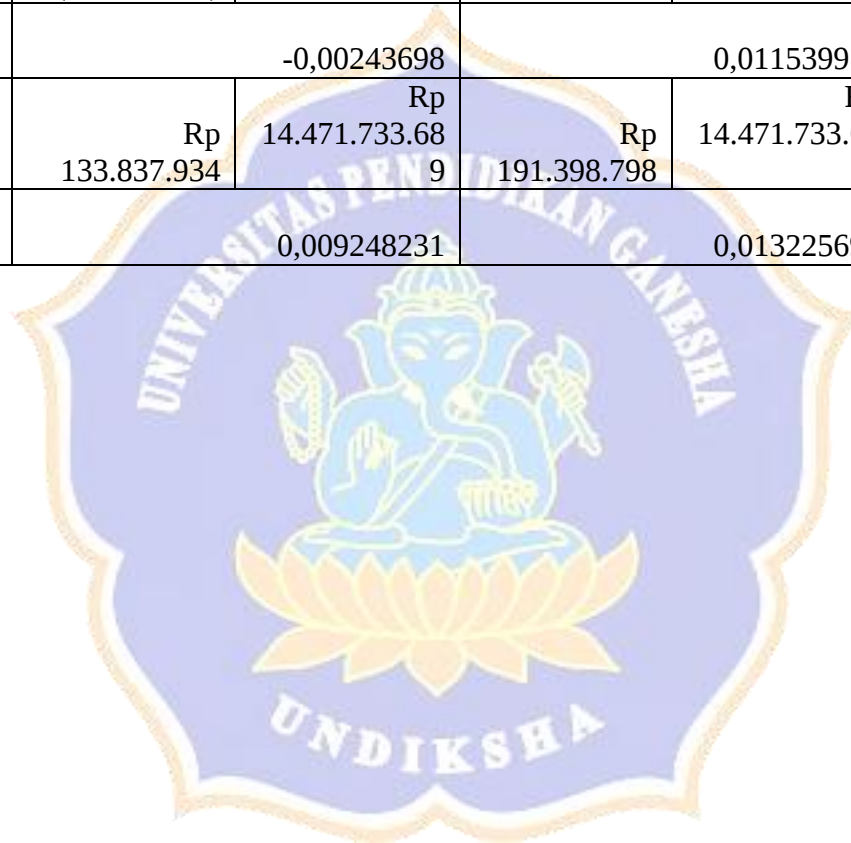
	Rp 2.592.735.944		0,042252029		0,000847422		0,000433173	
2023	Rp 2.791.497.162	Rp 164.382.213	Rp 2.627.114.949	Rp 66.953.058.812	Rp 14.106.030	Rp 66.953.058.812	Rp 13.294.252	Rp 66.953.058.812
	Rp 2.627.114.949		0,039238162		0,000210685		0,000198561	
PT. Bank Victoria Syariah								
Tahun	Modal Kerja		X1		X2		ROA	
	Aset Lancar	Liabilitas Lancar	Modal Kerja	Total Aset	EBT	Total Aset	Laba Bersih	Total Aset
2019	Rp 813.757	Rp 1.566.070	Rp (752.313)	Rp 2.262.451.180	Rp 1.068.684	Rp 2.262.451.180	Rp 913.331	Rp 2.262.451.180
	Rp (752.313)		-0,000332521		0,000472357		0,000403691	
2020	Rp 559.673.354	Rp 2.086.598	Rp 557.586.756	Rp 26.221.407.472	Rp (298.232.500)	Rp 26.221.407.472	Rp (119.063.497)	Rp 26.221.407.472
	Rp 557.586.756		0,021264562		-0,011373627		-0,004540698	
2021	Rp 508.119.348	Rp 335.926	Rp 507.783.422	Rp 24.947.143.045	Rp (150.868.148)	Rp 24.947.143.045	Rp (252.193.690)	Rp 24.947.143.045
	Rp 507.783.422		0,020354372		-0,006047512		-0,010109121	
2022	Rp 1.643.150	Rp 1.076.280	Rp 566.870	Rp 2.110.830.077	Rp 6.888.802	Rp 2.110.830.077	Rp 5.113.077	Rp 2.110.830.077

	Rp 566.870		0,000268553		0,003263551		0,002422306	
2023	Rp 6.397.366	Rp 833.321	Rp 5.564.045	Rp 3.082.278.949	Rp 15.707.655	Rp 3.082.278.949	Rp 9.774.925	Rp 3.082.278.949
	Rp 5.564.045		0,001805172		0,005096117		0,00317133	
PT. Bank Jabar Banten Syariah								
Tahun	Modal Kerja		X1		X2		ROA	
	Aset Lancar	Liabilitas Lancar	Modal Kerja	Total Aset	EBT	Total Aset	Laba Bersih	Total Aset
2019	Rp 378.239.267	Rp 27.273.608	Rp 350.965.659	Rp 7.723.201.420	Rp 42.473.964	Rp 7.723.201.420	Rp 15.398.923	Rp 7.723.201.420
	Rp 350.965.659		0,045443028		0,005499528		0,001993852	
2020	Rp 388.726.214	Rp 31.300.114	Rp 357.426.100	Rp 8.884.354.097	Rp 32.069.031	Rp 8.884.354.097	Rp 3.681.687	Rp 8.884.354.097
	Rp 357.426.100		0,040230961		0,003609607		0,000414401	
2021	Rp 402.274.894	Rp 38.869.717	Rp 363.405.177	Rp 10.358.849.568	Rp 86.751.644	Rp 10.358.849.568	Rp 21.898.773	Rp 10.358.849.568
	Rp 363.405.177		0,035081615		0,008374641		0,002114016	
2022	Rp 436.212.461	Rp 30.834.383	Rp 405.378.078	Rp 12.445.810.770	Rp 122.886.168	Rp 12.445.810.770	Rp 101.708.753	Rp 12.445.810.770

	Rp 405.378.078		0,032571448		0,009873697		0,008172128	
2023	Rp 429.583.607	Rp 46.824.853	Rp 382.758.754	Rp 13.649.880.459	Rp 75.097.210	Rp 13.649.880.459	Rp 58.517.451	Rp 13.649.880.459
	Rp 382.758.754		0,02804118		0,005501675		0,00428703	
PT. Bank Mega Syariah								
Tahun	Modal Kerja		X1		X2		ROA	
	Aset Lancar	Liabilitas Lancar	Modal Kerja	Total Aset	EBT	Total Aset	Laba Bersih	Total Aset
2019	Rp 321.238.153	Rp 3.328.076	Rp 317.910.077	Rp 8.007.675.910	Rp 64.545.516	Rp 8.007.675.910	Rp 49.150.923	Rp 8.007.675.910
	Rp 317.910.077		0,039700667		0,008060456		0,006137976	
2020	Rp 401.801.652	Rp 7.666.763	Rp 394.134.889	Rp 16.117.926.696	Rp 168.989.004	Rp 16.117.926.696	Rp 131.727.187	Rp 16.117.926.696
	Rp 394.134.889		0,0244532		0,010484537		0,008172713	
2021	Rp 397.765.423	Rp 4.038.350	Rp 393.727.073	Rp 14.041.750.908	Rp 688.210.426	Rp 14.041.750.908	Rp 537.707.206	Rp 14.041.750.908
	Rp 393.727.073		0,028039742		0,049011724		0,038293459	

202 2	Rp 447.396.286	Rp 6.867.521	Rp 440.528.765	Rp 16.070.574.00 9	Rp 342.923.016	Rp 16.070.574.00 9	Rp 232.283.027	Rp 16.070.574.00 9
	Rp 440.528.765		0,027412136		0,021338567		0,014453935	
202 3	Rp 447.368.362	Rp 9.693.119	Rp 437.675.243	Rp 14.566.714.32 1	Rp 305.162.876	Rp 14.566.714.32 1	Rp 238.719.384	Rp 14.566.714.32 1
	Rp 437.675.243		0,030046257		0,020949328		0,016388005	
PT. BCA Syariah								
Tah un	Modal Kerja		X1		X2		ROA	
	Aset Lancar	Liabilitas Lancar	Modal Kerja	Total Aset	EBT	Total Aset	Laba Bersih	Total Aset
201 9	Rp 147.820.086	Rp 16.565.174	Rp 131.254.912	Rp 8.634.373.690	Rp 83.295.676	Rp 8.634.373.690	Rp 67.193.529	Rp 8.634.373.690
	Rp 131.254.912		0,01520144		0,009646985		0,007782096	
202 0	Rp 148.671.535	Rp 54.754.693	Rp 93.916.842	Rp 9.720.253.656	Rp 92.603.682	Rp 9.720.253.656	Rp 73.105.882	Rp 9.720.253.656
	Rp 93.916.842		0,009661974		0,009526879		0,007520985	
202 1	Rp 147.968.959	Rp 59.087.574	Rp 88.881.385	Rp 10.642.337.79 9	Rp 107.507.015	Rp 10.642.337.79 9	Rp 87.422.213	Rp 10.642.337.79 9
	Rp 88.881.385		0,008351679		0,010101823		0,008214569	

202 2	Rp 156.718.701	Rp 187.594.952	Rp (30.876.251)	Rp 12.669.882.33 8	Rp 146.209.310	Rp 12.669.882.33 8	Rp 117.582.549	Rp 12.669.882.33 8
	Rp (30.876.251)			-0,00243698		0,011539911		0,009280477
202 3	Rp 198.031.412	Rp 64.193.478	Rp 133.837.934	Rp 14.471.733.68 9	Rp 191.398.798	Rp 14.471.733.68 9	Rp 153.801.741	Rp 14.471.733.68 9
	Rp 133.837.934			0,009248231		0,013225699		0,010627734



Lampiran 04. Rincian Perhitungan Analisis model Springate

Rincian Peritungan Analisis Model Springate										
PT. Bank Aceh Syariah										
Tahun	Modal Kerja		X1		X2		X3		X4	
	Aset Lancar	Liabilitas Lancar	Modal Kerja	Total Aset	EBT	Total Aset	EBT	Liabilitas Lancar	Penjualan	Total Aset
2019	Rp 272.102.506	Rp 508.063.974	Rp (235.961.468)	Rp 25.121.063.174	Rp 545.849.567	Rp 25.121.063.174	Rp 545.849.567	Rp 508.063.974	Rp 2.228.156.731	Rp 25.121.063.174
	Rp (235.961.468)		-0,009392973		0,021728761		1,074371723		0,088696753	
2020	Rp 281.362.358	Rp 226.768.942	Rp 54.593.416	Rp 25.480.962.624	Rp 420.076.395	Rp 25.480.962.624	Rp 420.076.395	Rp 226.768.942	Rp 2.129.862.140	Rp 25.480.962.624
	Rp 54.593.416		0,002142518		0,016485892		1,852442364		0,083586408	
2021	Rp 275.246.503	Rp 136.252.049	Rp 138.994.454	Rp 28.170.825.805	Rp 502.172.267	Rp 28.170.825.805	Rp 502.172.267	Rp 136.252.049	Rp 2.165.680.044	Rp 28.170.825.805
	Rp 138.994.454		0,004933986		0,017825969		3,685612588		0,076876697	
2022	Rp 283.061.496	Rp 231.179.016	Rp 51.882.480	Rp 28.767.096.914	Rp 569.895.425	Rp 28.767.096.914	Rp 569.895.425	Rp 231.179.016	Rp 2.199.038.924	Rp 28.767.096.914
	Rp 51.882.480		0,001803535		0,019810669		2,465169352		0,076442852	

2023	Rp 285.503.096	Rp 591.198.443	Rp (305.695.347)	Rp 30.470.307.244	Rp 561.178.549	Rp 30.470.307.244	Rp 561.178.549	Rp 591.198.443	Rp 2.241.522.229	Rp 30.470.307.244
	Rp (305.695.347)		-0,010032565		0,018417226		0,949221967		0,073564149	
PT. BPD Nusa Tenggara Barat Syariah										
Tahun	Modal Kerja		X1		X2		X3		X4	
	Aset Lancar	Liabilitas Lancar	Modal Kerja	Total Aset	EBT	Total Aset	EBT	Liabilitas Lancar	Penjualan	Total Aset
2019	Rp 110.022.201	Rp 38.454.055	Rp 71.568.146	Rp 8.640.304.811	Rp 224.375.866	Rp 8.640.304.811	Rp 224.375.866	Rp 38.454.055	Rp 745.013.925	Rp 8.640.304.811
	Rp 71.568.146		0,008283058		0,025968513		5,834907814		0,086225422	
2020	Rp 122.273.130	Rp 44.417.103	Rp 77.856.027	Rp 10.419.758.779	Rp 176.165.287	Rp 10.419.758.779	Rp 176.165.287	Rp 44.417.103	Rp 807.524.062	Rp 10.419.758.779
	Rp 77.856.027		0,007471961		0,016906849		3,966158869		0,077499305	
2021	Rp 148.387.019	Rp 36.008.758	Rp 112.378.261	Rp 11.215.180.008	Rp 188.730.765	Rp 11.215.180.008	Rp 188.730.765	Rp 36.008.758	Rp 935.129.743	Rp 11.215.180.008
	Rp 112.378.261		0,010020192		0,016828153		5,241246171		0,083380716	
2022	Rp 315.260.262	Rp 122.144.403	Rp 193.115.859	Rp 13.001.640.971	Rp 248.836.933	Rp 13.001.640.971	Rp 248.836.933	Rp 122.144.403	Rp 131.281.696	Rp 13.001.640.971

	Rp 193.115.859		0,014853191		0,019138887		2,037235656		0,010097317	
20 23	Rp 512.593.9 42	Rp 124.479.6 80	Rp 388.114.26 2	Rp 14.269.585 .476	Rp 290.712.0 17	Rp 14.269.585 .476	Rp 290.712.0 17	Rp 124.479.6 80	Rp 143.838.3 67	Rp 14.269.585 .476
	Rp 388.114.262		0,027198706		0,020372842		2,335417451		0,010080066	
PT. Bank Muamalat Indonesia										
Ta hu n	Modal Kerja		X1		X2		X3		X4	
	Aset Lancar	Liabilitas Lancar	Modal Kerja	Total Aset	EBT	Total Aset	EBT	Liabilitas Lancar	Penjualan	Total Aset
20 19	Rp 3.131.870. 759	Rp 87.699.56 9	Rp 3.044.171. 190	Rp 50.555.519 .435	Rp 26.166.39 8	Rp 50.555.519 .435	Rp 26.166.39 8	Rp 87.699.56 9	Rp 2.779.690. 864	Rp 50.555.519 .435
	Rp 3.044.171.190		0,060214418		0,000517577		0,298364043		0,054982935	
20 20	Rp 2.985.278. 945	Rp 120.301.4 40	Rp 2.864.977. 505	Rp 51.241.303 .583	Rp 15.018.03 5	Rp 51.241.303 .583	Rp 15.018.03 5	Rp 120.301.4 40	Rp 2.431.607. 445	Rp 51.241.303 .583
	Rp 2.864.977.505		0,055911488		0,000293085		0,124836702		0,047454051	
20 21	Rp 2.843.848. 815	Rp 1.083.107. 314	Rp 1.760.741. 501	Rp 58.899.174 .319	Rp 12.513.74 0	Rp 58.899.174 .319	Rp 12.513.74 0	Rp 1.083.107. 314	Rp 2.139.790. 340	Rp 58.899.174 .319
	Rp 1.760.741.501		0,029894163		0,00021246		0,011553555		0,036329717	

20 22	Rp 2.709.131. 723	Rp 116.395.7 79	Rp 2.592.735. 944	Rp 61.363.584 .209	Rp 52.000.87 7	Rp 61.363.584 .209	Rp 52.000.87 7	Rp 116.395.7 79	Rp 1.764.404. 579	Rp 61.363.584 .209
	Rp 2.592.735.944		0,042252029		0,000847422		0,44675913		0,028753284	
20 23	Rp 2.791.497. 162	Rp 164.382.2 13	Rp 2.627.114. 949	Rp 66.953.058 .812	Rp 14.106.03 0	Rp 66.953.058 .812	Rp 14.106.03 0	Rp 164.382.2 13	Rp 2.153.387. 560	Rp 66.953.058 .812
	Rp 2.627.114.949		0,039238162		0,000210685		0,085812387		0,032162646	
PT. Bank Victoria Syariah										
Ta hu n	Modal Kerja		X1		X2		X3		X4	
	Aset Lancar	Liabilitas Lancar	Modal Kerja	Total Aset	EBT	Total Aset	EBT	Liabilitas Lancar	Penjualan	Total Aset
20 19	Rp 813.757	Rp 1.566.070	Rp (752.313)	Rp 2.262.451. 180	Rp 1.068.684	Rp 2.262.451. 180	Rp 1.068.684	Rp 1.566.070	Rp 168.018.7 00	Rp 2.262.451. 180
	Rp (752.313)		-0,000332521		0,000472357		0,682398616		0,074264011	
20 20	Rp 559.673.3 54	Rp 2.086.598	Rp 557.586.75 6	Rp 26.221.407 .472	Rp (298.232. 500)	Rp 26.221.407 .472	Rp (298.232. 500)	Rp 2.086.598	Rp 148.750.1 77	Rp 26.221.407 .472
	Rp 557.586.756		0,021264562		-0,011373627		-142,9276267		0,005672853	
20 21	Rp 508.119.3 48	Rp 335.926	Rp 507.783.42 2	Rp 24.947.143 .045	Rp (150.868. 148)	Rp 24.947.143 .045	Rp (150.868. 148)	Rp 335.926	Rp 113.818.3 59	Rp 24.947.143 .045

	Rp 507.783.422		0,020354372		-0,006047512		-449,1112566		0,004562381	
20 22	Rp 1.643.150	Rp 1.076.280	Rp 566.870	Rp 2.110.830. 077	Rp 6.888.802	Rp 2.110.830. 077	Rp 6.888.802	Rp 1.076.280	Rp 76.482.43 3	Rp 2.110.830. 077
	Rp 566.870		0,000268553		0,003263551		6,400566767		0,036233344	
20 23	Rp 6.397.366	Rp 833.321	Rp 5.564.045	Rp 3.082.278. 949	Rp 15.707.65 5	Rp 3.082.278. 949	Rp 15.707.65 5	Rp 833.321	Rp 158.933.0 69	Rp 3.082.278. 949
	Rp 5.564.045		0,001805172		0,005096117		18,84946497		0,051563493	
PT. Bank Jabar Banten Syariah										
Ta hu n	Modal Kerja		X1		X2		X3		X4	
	Aset Lancar	Liabilitas Lancar	Modal Kerja	Total Aset	EBT	Total Aset	EBT	Liabilitas Lancar	Penjualan	Total Aset
20 19	Rp 378.239.2 67	Rp 27.273.60 8	Rp 350.965.65 9	Rp 7.723.201. 420	Rp 42.473.96 4	Rp 7.723.201. 420	Rp 42.473.96 4	Rp 27.273.60 8	Rp 683.484.6 48	Rp 7.723.201. 420
	Rp 350.965.659		0,045443028		0,005499528		1,557328389		0,088497582	
20 20	Rp 388.726.2 14	Rp 31.300.11 4	Rp 357.426.10 0	Rp 8.884.354. 097	Rp 32.069.03 1	Rp 8.884.354. 097	Rp 32.069.03 1	Rp 31.300.11 4	Rp 676.105.5 88	Rp 8.884.354. 097
	Rp 357.426.100		0,040230961		0,003609607		1,024565949		0,076100702	

20 21	Rp 402.274.8 94	Rp 38.869.71 7	Rp 363.405.17 7	Rp 10.358.849 .568	Rp 86.751.64 4	Rp 10.358.849 .568	Rp 86.751.64 4	Rp 38.869.71 7	Rp 729.793.0 17	Rp 10.358.849 .568
	Rp 363.405.177		0,035081615		0,008374641		2,231856846		0,070451165	
20 22	Rp 436.212.4 61	Rp 30.834.38 3	Rp 405.378.07 8	Rp 12.445.810 .770	Rp 122.886.1 68	Rp 12.445.810 .770	Rp 122.886.1 68	Rp 30.834.38 3	Rp 781.855.4 01	Rp 12.445.810 .770
	Rp 405.378.078		0,032571448		0,009873697		3,985361666		0,062820769	
20 23	Rp 429.583.6 07	Rp 46.824.85 3	Rp 382.758.75 4	Rp 13.649.880 .459	Rp 75.097.21 0	Rp 13.649.880 .459	Rp 75.097.21 0	Rp 46.824.85 3	Rp 937.385.3 86	Rp 13.649.880 .459
	Rp 382.758.754		0,02804118		0,005501675		1,603789552		0,068673523	
PT. Bank Mega Syariah										
Ta hu n	Modal Kerja		X1		X2		X3		X4	
	Aset Lancar	Liabilitas Lancar	Modal Kerja	Total Aset	EBT	Total Aset	EBT	Liabilitas Lancar	Penjualan	Total Aset
20 19	Rp 321.238.1 53	Rp 3.328.076	Rp 317.910.07 7	Rp 8.007.675. 910	Rp 64.545.51 6	Rp 8.007.675. 910	Rp 64.545.51 6	Rp 3.328.076	Rp 708.940.1 76	Rp 8.007.675. 910
	Rp 317.910.077		0,039700667		0,008060456		19,3942434		0,088532576	
20 20	Rp 401.801.6 52	Rp 7.666.763	Rp 394.134.88 9	Rp 16.117.926 .696	Rp 168.989.0 04	Rp 16.117.926 .696	Rp 168.989.0 04	Rp 7.666.763	Rp 862.915.1 26	Rp 16.117.926 .696

	Rp 394.134.889		0,0244532		0,010484537		22,04176704		0,053537601	
20 21	Rp 397.765.4 23	Rp 4.038.350	Rp 393.727.07 3	Rp 14.041.750 .908	Rp 688.210.4 26	Rp 14.041.750 .908	Rp 688.210.4 26	Rp 4.038.350	Rp 1.237.433. 583	Rp 14.041.750 .908
	Rp 393.727.073		0,028039742		0,049011724		170,4187171		0,088125305	
20 22	Rp 447.396.2 86	Rp 6.867.521	Rp 440.528.76 5	Rp 16.070.574 .009	Rp 342.923.0 16	Rp 16.070.574 .009	Rp 342.923.0 16	Rp 6.867.521	Rp 920.532.6 68	Rp 16.070.574 .009
	Rp 440.528.765		0,027412136		0,021338567		49,93403238		0,057280634	
20 23	Rp 447.368.3 62	Rp 9.693.119	Rp 437.675.24 3	Rp 14.566.714 .321	Rp 305.162.8 76	Rp 14.566.714 .321	Rp 305.162.8 76	Rp 9.693.119	Rp 1.207.353. 983	Rp 14.566.714 .321
	Rp 437.675.243		0,030046257		0,020949328		31,48242336		0,082884442	
PT. BCA Syariah										
Ta hu n	Modal Kerja		X1		X2		X3		X4	
	Aset Lancar	Liabilitas Lancar	Modal Kerja	Total Aset	EBT	Total Aset	EBT	Liabilitas Lancar	Penjualan	Total Aset
20 19	Rp 147.820.0 86	Rp 16.565.17 4	Rp 131.254.91 2	Rp 8.634.373. 690	Rp 83.295.67 6	Rp 8.634.373. 690	Rp 83.295.67 6	Rp 16.565.17 4	Rp 621.483.5 34	Rp 8.634.373. 690
	Rp 131.254.912		0,01520144		0,009646985		5,028361066		0,071977836	

20 20	Rp 148.671.5 35	Rp 54.754.69 3	Rp 93.916.842	Rp 9.720.253. 656	Rp 92.603.68 2	Rp 9.720.253. 656	Rp 92.603.68 2	Rp 54.754.69 3	Rp 666.221.4 06	Rp 9.720.253. 656
	Rp 93.916.842		0,009661974		0,009526879		1,691246484		0,068539508	
20 21	Rp 147.968.9 59	Rp 59.087.57 4	Rp 88.881.385	Rp 10.642.337 .799	Rp 107.507.0 15	Rp 10.642.337 .799	Rp 107.507.0 15	Rp 59.087.57 4	Rp 665.484.5 97	Rp 10.642.337 .799
	Rp 88.881.385		0,008351679		0,010101823		1,819452174		0,062531805	
20 22	Rp 156.718.7 01	Rp 187.594.9 52	Rp (30.876.25 1)	Rp 12.669.882 .338	Rp 146.209.3 10	Rp 12.669.882 .338	Rp 146.209.3 10	Rp 187.594.9 52	Rp 749.747.1 53	Rp 12.669.882 .338
	Rp (30.876.251)		-0,00243698		0,011539911		0,779388296		0,059175542	
20 23	Rp 198.031.4 12	Rp 64.193.47 8	Rp 133.837.93 4	Rp 14.471.733 .689	Rp 191.398.7 98	Rp 14.471.733 .689	Rp 191.398.7 98	Rp 64.193.47 8	Rp 933.459.5 11	Rp 14.471.733 .689
	Rp 133.837.934		0,009248231		0,013225699		2,981592585		0,064502259	

Lampiran 05. Rincian Perhitungan Analisis model Zmijewski

Rincian Perhitungan Analisis Model Zmijewski						
PT. Bank Aceh Syariah						
Tahun	X1		X2		X3	
	Laba Bersih	Total Aset	Total Liabilitas	Total Aset	Aset Lancar	Liabilitas Lancar
2019	Rp 452.326.571	Rp 25.121.063.174	Rp 3.124.398.347	Rp 25.121.063.174	Rp 272.102.506	Rp 508.063.974
	0,018005869		0,124373651		0,535567409	
2020	Rp 333.158.481	Rp 25.480.962.624	Rp 2.430.570.092	Rp 25.480.962.624	Rp 281.362.358	Rp 226.768.942
	0,0130748		0,095387687		1,240744678	
2021	Rp 392.127.034	Rp 28.170.825.805	Rp 2.729.176.430	Rp 28.170.825.805	Rp 275.246.503	Rp 136.252.049
	0,013919614		0,096879532		2,02012744	
2022	Rp 436.722.487	Rp 28.767.096.914	Rp 4.176.618.020	Rp 28.767.096.914	Rp 283.061.496	Rp 231.179.016
	0,015181319		0,145187331		1,224425559	
2023	Rp 430.201.523	Rp 30.470.307.244	Rp 4.084.558.057	Rp 30.470.307.244	Rp 285.503.096	Rp 591.198.443
	0,014118713		0,134050439		0,482922611	
PT. BPD Nusa Tenggara Barat Syariah						
Tahun	X1		X2		X3	
	Laba Bersih	Total Aset	Total Liabilitas	Total Aset	Aset Lancar	Liabilitas Lancar
2019	Rp 163.249.445	Rp 8.640.304.811	Rp 474.188.163	Rp 8.640.304.811	Rp 110.022.201	Rp 38.454.055

	0,018893945		0,054880953		2,861133917	
2020	Rp 130.165.760	Rp 10.419.758.779	Rp 1.679.648.028	Rp 10.419.758.779	Rp 122.273.130	Rp 44.417.103
	0,012492205		0,16119836		2,752838923	
2021	Rp 138.349.258	Rp 11.215.180.008	Rp 1.674.490.120	Rp 11.215.180.008	Rp 148.387.019	Rp 36.008.758
	0,012335893		0,149305684		4,120859125	
2022	Rp 180.909.545	Rp 13.001.640.971	Rp 1.778.815.578	Rp 13.001.640.971	Rp 315.260.262	Rp 122.144.403
	0,013914362		0,136814698		2,581045502	
2023	Rp 211.981.912	Rp 14.269.585.476	Rp 2.011.869.799	Rp 14.269.585.476	Rp 512.593.942	Rp 124.479.680
	0,014855506		0,140990066		4,117892511	
PT. Bank Muamalat Indonesia						
Tahun	X1		X2		X3	
	Laba Bersih	Total Aset	Total Liabilitas	Total Aset	Aset Lancar	Liabilitas Lancar
2019	Rp 16.326.331	Rp 50.555.519.435	Rp 9.622.883.761	Rp 50.555.519.435	Rp 3.131.870.759	Rp 87.699.569
	0,000322939		0,190342892		35,71135862	
2020	Rp 10.019.739	Rp 51.241.303.583	Rp 9.518.089.109	Rp 51.241.303.583	Rp 2.985.278.945	Rp 120.301.440
	0,00019554		0,185750331		24,81498929	
2021	Rp 8.927.051	Rp 58.899.174.319	Rp 11.554.646.096	Rp 58.899.174.319	Rp 2.843.848.815	Rp 1.083.107.314
	0,000151565		0,196176708		2,625639009	

2022	Rp 26.581.068	Rp 61.363.584.209	Rp 10.564.670.439	Rp 61.363.584.209	Rp 2.709.131.723	Rp 116.395.779
	0,000433173		0,172165146		23,27517154	
2023	Rp 13.294.252	Rp 66.953.058.812	Rp 15.058.239.032	Rp 66.953.058.812	Rp 2.791.497.162	Rp 164.382.213
	0,000198561		0,22490741		16,98174706	
PT. Bank Victoria Syariah						
Tahun	X1		X2		X3	
	Laba Bersih	Total Aset	Total Liabilitas	Total Aset	Aset Lancar	Liabilitas Lancar
2019	Rp 913.331	Rp 2.262.451.180	Rp 220.517.324	Rp 2.262.451.180	Rp 813.757	Rp 1.566.070
	0,000403691		0,097468324		0,519617258	
2020	Rp (119.063.497)	Rp 26.221.407.472	Rp 22.197.849.857	Rp 26.221.407.472	Rp 559.673.354	Rp 2.086.598
	-0,004540698		0,846554476		268,2228939	
2021	Rp (252.193.690)	Rp 24.947.143.045	Rp 20.702.225.559	Rp 24.947.143.045	Rp 508.119.348	Rp 335.926
	-0,010109121		0,829843542		1512,593095	
2022	Rp 5.113.077	Rp 2.110.830.077	Rp 255.588.442	Rp 2.110.830.077	Rp 1.643.150	Rp 1.076.280
	0,002422306		0,121084328		1,526693797	
2023	Rp 9.774.925	Rp 3.082.278.949	Rp 893.664.209	Rp 3.082.278.949	Rp 6.397.366	Rp 833.321
	0,00317133		0,289936188		7,676952819	
PT. Bank Jabar Banten Syariah						
	X1		X2		X3	

Tahun	Laba Bersih	Total Aset	Total Liabilitas	Total Aset	Aset Lancar	Liabilitas Lancar
2019	Rp 15.398.923	Rp 7.723.201.420	Rp 1.281.706.820	Rp 7.723.201.420	Rp 378.239.267	Rp 27.273.608
	0,001993852		0,165955379		13,86832527	
2020	Rp 3.681.687	Rp 8.884.354.097	Rp 1.425.081.313	Rp 8.884.354.097	Rp 388.726.214	Rp 31.300.114
	0,000414401		0,16040348		12,41932263	
2021	Rp 21.898.773	Rp 10.358.849.568	Rp 1.807.201.047	Rp 10.358.849.568	Rp 402.274.894	Rp 38.869.717
	0,002114016		0,174459628		10,34931368	
2022	Rp 101.708.753	Rp 12.445.810.770	Rp 2.740.100.645	Rp 12.445.810.770	Rp 436.212.461	Rp 30.834.383
	0,008172128		0,220162486		14,14694956	
2023	Rp 58.517.451	Rp 13.649.880.459	Rp 2.988.577.254	Rp 13.649.880.459	Rp 429.583.607	Rp 46.824.853
	0,00428703		0,218945306		9,174264936	
PT. Bank Mega Syariah						
Tahun	X1		X2		X3	
	Laba Bersih	Total Aset	Total Liabilitas	Total Aset	Aset Lancar	Liabilitas Lancar
2019	Rp 49.150.923	Rp 8.007.675.910	Rp 1.002.502.698	Rp 8.007.675.910	Rp 321.238.153	Rp 3.328.076
	0,006137976		0,125192716		96,52368305	
2020	Rp 131.727.187	Rp 16.117.926.696	Rp 6.602.789.156	Rp 16.117.926.696	Rp 401.801.652	Rp 7.666.763
	0,008172713		0,409654994		52,40825261	

2021	Rp 537.707.206	Rp 14.041.750.908	Rp 1.289.970.357	Rp 14.041.750.908	Rp 397.765.423	Rp 4.038.350
	0,038293459		0,091866774		98,49701561	
2022	Rp 232.283.027	Rp 16.070.574.009	Rp 1.049.294.632	Rp 16.070.574.009	Rp 447.396.286	Rp 6.867.521
	0,014453935		0,065292916		65,14669354	
2023	Rp 238.719.384	Rp 14.566.714.321	Rp 2.258.258.394	Rp 14.566.714.321	Rp 447.368.362	Rp 9.693.119
	0,016388005		0,155028673		46,15318991	
PT. BCA Syariah						
Tahun	X1		X2		X3	
	Laba Bersih	Total Aset	Total Liabilitas	Total Aset	Aset Lancar	Liabilitas Lancar
2019	Rp 67.193.529	Rp 8.634.373.690	Rp 1.424.052.056	Rp 8.634.373.690	Rp 147.820.086	Rp 16.565.174
	0,007782096		0,16492824		8,923545627	
2020	Rp 73.105.882	Rp 9.720.253.656	Rp 1.447.482.868	Rp 9.720.253.656	Rp 148.671.535	Rp 54.754.693
	0,007520985		0,148914104		2,715229085	
2021	Rp 87.422.213	Rp 10.642.337.799	Rp 1.908.156.780	Rp 10.642.337.799	Rp 147.968.959	Rp 59.087.574
	0,008214569		0,179298648		2,504231414	
2022	Rp 117.582.549	Rp 12.669.882.338	Rp 3.121.653.217	Rp 12.669.882.338	Rp 156.718.701	Rp 187.594.952
	0,009280477		0,246383757		0,835410011	
2023	Rp 153.801.741	Rp 14.471.733.689	Rp 3.675.313.030	Rp 14.471.733.689	Rp 198.031.412	Rp 64.193.478

	0,010627734	0,253964944	3,084914826
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Lampiran 06. Rincian Perhitungan Analisis model Taffler

Rincian Peritungan Analisis Model Taffler								
PT. Bank Aceh Syariah								
Tahun	X1		X2		X3		X4	
	EBT	Liabilitas Lancar	Aset Lancar	Liabilitas Lancar	Liabilitas Lancar	Total Aset	Penjualan	Total Aset
2019	Rp 545.849.567	Rp 508.063.974	Rp 272.102.506	Rp 508.063.974	Rp 508.063.974	Rp 25.121.063.174	Rp 2.228.156.731	Rp 25.121.063.174
	1,074371723		0,535567409		0,020224621		0,088696753	
2020	Rp 420.076.395	Rp 226.768.942	Rp 281.362.358	Rp 226.768.942	Rp 226.768.942	Rp 25.480.962.624	Rp 2.129.862.140	Rp 25.480.962.624
	1,852442364		1,240744678		0,008899544		0,083586408	
2021	Rp 502.172.267	Rp 136.252.049	Rp 275.246.503	Rp 136.252.049	Rp 136.252.049	Rp 28.170.825.805	Rp 2.165.680.044	Rp 28.170.825.805
	3,685612588		2,02012744		0,004836637		0,076876697	
2022	Rp 569.895.425	Rp 231.179.016	Rp 283.061.496	Rp 231.179.016	Rp 231.179.016	Rp 28.767.096.914	Rp 2.199.038.924	Rp 28.767.096.914
	2,465169352		1,224425559		0,00803623		0,076442852	
2023	Rp 561.178.549	Rp 591.198.443	Rp 285.503.096	Rp 591.198.443	Rp 591.198.443	Rp 30.470.307.244	Rp 2.241.522.229	Rp 30.470.307.244
	0,949221967		0,482922611		0,019402444		0,073564149	

PT. BPD Nusa Tenggara Barat Syariah								
Tahun	X1		X2		X3		X4	
	EBT	Liabilitas Lancar	Aset Lancar	Liabilitas Lancar	Liabilitas Lancar	Total Aset	Penjualan	Total Aset
2019	Rp 224.375.866	Rp 38.454.055	Rp 110.022.201	Rp 38.454.055	Rp 38.454.055	Rp 8.640.304.811	Rp 745.013.925	Rp 8.640.304.811
	5,834907814		2,861133917		0,004450544		0,086225422	
2020	Rp 176.165.287	Rp 44.417.103	Rp 122.273.130	Rp 44.417.103	Rp 44.417.103	Rp 10.419.758.779	Rp 807.524.062	Rp 10.419.758.779
	3,966158869		2,752838923		0,004262777		0,077499305	
2021	Rp 188.730.765	Rp 36.008.758	Rp 148.387.019	Rp 36.008.758	Rp 36.008.758	Rp 11.215.180.008	Rp 935.129.743	Rp 11.215.180.008
	5,241246171		4,120859125		0,003210716		0,083380716	
2022	Rp 248.836.933	Rp 122.144.403	Rp 315.260.262	Rp 122.144.403	Rp 122.144.403	Rp 13.001.640.971	Rp 131.281.696	Rp 13.001.640.971
	2,037235656		2,581045502		0,009394537		0,010097317	
2023	Rp 290.712.017	Rp 124.479.680	Rp 512.593.942	Rp 124.479.680	Rp 124.479.680	Rp 14.269.585.476	Rp 143.838.367	Rp 14.269.585.476
	2,335417451		4,117892511		0,008723426		0,010080066	
PT. Bank Muamalat Indonesia								
	X1		X2		X3		X4	

Tah un	EBT	Liabilitas Lancar	Aset Lancar	Liabilitas Lancar	Liabilitas Lancar	Total Aset	Penjualan	Total Aset
201 9	Rp 26.166.398	Rp 87.699.569	Rp 3.131.870.75 9	Rp 87.699.569	Rp 87.699.569	Rp 50.555.519.43 5	Rp 2.779.690.86 4	Rp 50.555.519.43 5
	0,298364043		35,71135862		0,001734718		0,054982935	
202 0	Rp 15.018.035	Rp 120.301.440	Rp 2.985.278.94 5	Rp 120.301.440	Rp 120.301.440	Rp 51.241.303.58 3	Rp 2.431.607.44 5	Rp 51.241.303.58 3
	0,124836702		24,81498929		0,002347744		0,047454051	
202 1	Rp 12.513.740	Rp 1.083.107.31 4	Rp 2.843.848.81 5	Rp 1.083.107.31 4	Rp 1.083.107.31 4	Rp 58.899.174.31 9	Rp 2.139.790.34 0	Rp 58.899.174.31 9
	0,011553555		2,625639009		0,018389177		0,036329717	
202 2	Rp 52.000.877	Rp 116.395.779	Rp 2.709.131.72 3	Rp 116.395.779	Rp 116.395.779	Rp 61.363.584.20 9	Rp 1.764.404.57 9	Rp 61.363.584.20 9
	0,44675913		23,27517154		0,001896822		0,028753284	
202 3	Rp 14.106.030	Rp 164.382.213	Rp 2.791.497.16 2	Rp 164.382.213	Rp 164.382.213	Rp 66.953.058.81 2	Rp 2.153.387.56 0	Rp 66.953.058.81 2
	0,085812387		16,98174706		0,002455186		0,032162646	
PT. Bank Victoria Syariah								
Tah un	X1		X2		X3		X4	
	EBT	Liabilitas Lancar	Aset Lancar	Liabilitas Lancar	Liabilitas Lancar	Total Aset	Penjualan	Total Aset

2019	Rp 1.068.684	Rp 1.566.070	Rp 813.757	Rp 1.566.070	Rp 1.566.070	Rp 2.262.451.180	Rp 168.018.700	Rp 2.262.451.180
	0,682398616		0,519617258		0,000692201		0,074264011	
2020	Rp (298.232.500)	Rp 2.086.598	Rp 559.673.354	Rp 2.086.598	Rp 2.086.598	Rp 26.221.407.472	Rp 148.750.177	Rp 26.221.407.472
	-142,9276267		268,2228939		7,95761E-05		0,005672853	
2021	Rp (150.868.148)	Rp 335.926	Rp 508.119.348	Rp 335.926	Rp 335.926	Rp 24.947.143.045	Rp 113.818.359	Rp 24.947.143.045
	-449,1112566		1512,593095		1,34655E-05		0,004562381	
2022	Rp 6.888.802	Rp 1.076.280	Rp 1.643.150	Rp 1.076.280	Rp 1.076.280	Rp 2.110.830.077	Rp 76.482.433	Rp 2.110.830.077
	6,400566767		1,526693797		0,000509885		0,036233344	
2023	Rp 15.707.655	Rp 833.321	Rp 6.397.366	Rp 833.321	Rp 833.321	Rp 3.082.278.949	Rp 158.933.069	Rp 3.082.278.949
	18,84946497		7,676952819		0,000270359		0,051563493	
PT. Bank Jabar Banten Syariah								
Tahun	X1		X2		X3		X4	
	EBT	Liabilitas Lancar	Aset Lancar	Liabilitas Lancar	Liabilitas Lancar	Total Aset	Penjualan	Total Aset
2019	Rp 42.473.964	Rp 27.273.608	Rp 378.239.267	Rp 27.273.608	Rp 27.273.608	Rp 7.723.201.420	Rp 683.484.648	Rp 7.723.201.420
	1,557328389		13,86832527		0,003531386		0,088497582	
2020	Rp 32.069.031	Rp 31.300.114	Rp 388.726.214	Rp 31.300.114	Rp 31.300.114	Rp 8.884.354.097	Rp 676.105.588	Rp 8.884.354.097

	1,024565949		12,41932263		0,00352306		0,076100702	
2021	Rp 86.751.644	Rp 38.869.717	Rp 402.274.894	Rp 38.869.717	Rp 38.869.717	Rp 10.358.849.568	Rp 729.793.017	Rp 10.358.849.568
	2,231856846		10,34931368		0,00375232		0,070451165	
2022	Rp 122.886.168	Rp 30.834.383	Rp 436.212.461	Rp 30.834.383	Rp 30.834.383	Rp 12.445.810.770	Rp 781.855.401	Rp 12.445.810.770
	3,985361666		14,14694956		0,002477491		0,062820769	
2023	Rp 75.097.210	Rp 46.824.853	Rp 429.583.607	Rp 46.824.853	Rp 46.824.853	Rp 13.649.880.459	Rp 937.385.386	Rp 13.649.880.459
	1,603789552		9,174264936		0,003430422		0,068673523	
PT. Bank Mega Syariah								
Tahun	X1		X2		X3		X4	
	EBT	Liabilitas Lancar	Aset Lancar	Liabilitas Lancar	Liabilitas Lancar	Total Aset	Penjualan	Total Aset
2019	Rp 64.545.516	Rp 3.328.076	Rp 321.238.153	Rp 3.328.076	Rp 3.328.076	Rp 8.007.675.910	Rp 708.940.176	Rp 8.007.675.910
	19,3942434		96,52368305		0,000415611		0,088532576	
2020	Rp 168.989.004	Rp 7.666.763	Rp 401.801.652	Rp 7.666.763	Rp 7.666.763	Rp 16.117.926.696	Rp 862.915.126	Rp 16.117.926.696
	22,04176704		52,40825261		0,000475667		0,053537601	
2021	Rp 688.210.426	Rp 4.038.350	Rp 397.765.423	Rp 4.038.350	Rp 4.038.350	Rp 14.041.750.908	Rp 1.237.433.583	Rp 14.041.750.908

	170,4187171		98,49701561		0,000287596		0,088125305	
202 2	Rp 342.923.016	Rp 6.867.521	Rp 447.396.286	Rp 6.867.521	Rp 6.867.521	Rp 16.070.574.00 9	Rp 920.532.668	Rp 16.070.574.00 9
	49,93403238		65,14669354		0,000427335		0,057280634	
202 3	Rp 305.162.876	Rp 9.693.119	Rp 447.368.362	Rp 9.693.119	Rp 9.693.119	Rp 14.566.714.32 1	Rp 1.207.353.98 3	Rp 14.566.714.32 1
	31,48242336		46,15318991		0,000665429		0,082884442	
PT. BCA Syariah								
Tah un	X1		X2		X3		X4	
	EBT	Liabilitas Lancar	Aset Lancar	Liabilitas Lancar	Liabilitas Lancar	Total Aset	Penjualan	Total Aset
201 9	Rp 83.295.676	Rp 16.565.174	Rp 147.820.086	Rp 16.565.174	Rp 16.565.174	Rp 8.634.373.690	Rp 621.483.534	Rp 8.634.373.690
	5,028361066		8,923545627		0,001918515		0,071977836	
202 0	Rp 92.603.682	Rp 54.754.693	Rp 148.671.535	Rp 54.754.693	Rp 54.754.693	Rp 9.720.253.656	Rp 666.221.406	Rp 9.720.253.656
	1,691246484		2,715229085		0,005633052		0,068539508	
202 1	Rp 107.507.015	Rp 59.087.574	Rp 147.968.959	Rp 59.087.574	Rp 59.087.574	Rp 10.642.337.79 9	Rp 665.484.597	Rp 10.642.337.79 9
	1,819452174		2,504231414		0,005552124		0,062531805	
202 2	Rp 146.209.310	Rp 187.594.952	Rp 156.718.701	Rp 187.594.952	Rp 187.594.952	Rp 12.669.882.33 8	Rp 749.747.153	Rp 12.669.882.33 8

	0,779388296		0,835410011		0,014806369		0,059175542	
2023	Rp 191.398.798	Rp 64.193.478	Rp 198.031.412	Rp 64.193.478	Rp 64.193.478	Rp 14.471.733.689	Rp 933.459.511	Rp 14.471.733.689
	2,981592585		3,084914826		0,004435784		0,064502259	



RIWAYAT HIDUP



Fathin Carla Putri lahir di Singaraja pada tanggal 04 Juli 2003. Penulis lahir dari pasangan suami istri Bapak Rasidin dan Ibu Mudrikah. Penulis berkebangsaan Indonesia dan beragama Islam. Saat ini penulis bertempat tinggal di Jl. Mangga No. 7 Lingk Barat, Kecamatan Buleleng, Kabupaten Buleleng, Provinsi Bali. Penulis menyelesaikan pendidikan dasar di MIN Tegallinggah dan lulus pada tahun 2015, penulis melanjutkan pendidikan sekolah menengah di MTs Terpadu Mardlatillah dan lulus pada tahun 2018. Pada tahun 2021 penulis lulus dari SMAS Muhammadiyah 2 Singaraja dengan jurusan Ilmu Pengetahuan Sosial (IPS). Kemudian penulis melanjutkan ke Strata Satu (S1) Jurusan Ekonomi dan Akuntansi tepatnya pada Prodi Akuntansi di Universitas Pendidikan Ganesha pada tahun 2021. Pada semester akhir tahun 2025, penulis telah menyelesaikan skripsi dengan judul "Analisis Potensi Financial Distress Pada Kinerja Keuangan Bank Umum Syariah Yang Terdaftar Di Otoritas Jasa Keuangan Periode 2019-2023". Selanjutnya, dari tahun 2021 sampai dengan penulisan skripsi ini, Penulis masih terdaftar sebagai mahasiswa aktif Program Strata 1 Akuntansi di Universitas Pendidikan Ganesha.