



Lampiran 1

Data Input																										
No	Kode	Nama Perusahaan	Tahun	Laporan Keuangan	Total Aset		Aset Lancar (<1 Thn)*		Total Liabilitas		Liabilitas Lancar (<1 Thn)*		Modal Kerja		Laba Bersih		EBIT (Laba sblm Pajak)		Arus Kas Operasi		GNP Index (%)**		Laba Bersih (t-1)		Laba Bersih (t-2)	
					TA	CA	TL	CL	WC	NI	EBIT	OCF	GNP	NI_t1	NI_t2											
1	ADMF	PT Adira Dinamika Multi Finance Tbk	2024	TRUE	32588191	27268771	21032447	12631077	14587694	1415558	1406682	461396	-4052033	5.03	1882800	1693014										
2	ADMF	PT Adira Dinamika Multi Finance Tbk	2023	TRUE	31007222	27651200	19895036	11701444	15949756	1882800	1944047	-4052033	5.05	1693014	1448935											
3	ADMF	PT Adira Dinamika Multi Finance Tbk	2022	TRUE	24897205	22542504	14864819	7271203	15271301	1693014	2039724	819451	5.31	1448935	1015111											
4	ADMF	PT Adira Dinamika Multi Finance Tbk	2021	TRUE	23709140	21610738	14762768	7078526	14532212	1448935	1601894	4066425	3.69	1015111	1958596											
5	ADMF	PT Adira Dinamika Multi Finance Tbk	2020	TRUE	29230533	27651125	21305238	19315360	8335765	1015111	1025573	8452733	-2.07	1958596	1815159											
6	BBLD	PT Buana Finance Tbk	2024	TRUE	6634148	5440904	5210405	5148923	291981	61923	83238	-974767	5.03	105128	81995											
7	BBLD	PT Buana Finance Tbk	2023	TRUE	5798617	4562177	4394881	4293244	268933	105128	132140	-1221003	5.05	81995	41748											
8	BBLD	PT Buana Finance Tbk	2022	TRUE	4630150	3477220	3314209	3225300	251920	81995	112942	-651574	5.31	41748	20053											
9	BBLD	PT Buana Finance Tbk	2021	TRUE	3582868	2563541	2339047	2259583	303958	41748	34803	410545	3.69	20053	59269											
10	BBLD	PT Buana Finance Tbk	2020	TRUE	4115895	3059996	2907239	2831451	228545	20053	27212	1197559	-2.07	59269	71391											
11	BFIN	PT BFI Finance Indonesia Tbk	2024	TRUE	25119820	9037924	14938155	11233267	-2195343	1509171	1564674	489540	5.03	1646338	1820807											
12	BFIN	PT BFI Finance Indonesia Tbk	2023	TRUE	23991435	8354362	14491639	9011090	-656728	1643799	301895	1643799	5.05	1820807	1197646											
13	BFIN	PT BFI Finance Indonesia Tbk	2022	TRUE	21292634	7430152	13173725	11245735	-3815583	1820807	1806679	-3506504	5.31	1197646	827932											
14	BFIN	PT BFI Finance Indonesia Tbk	2021	TRUE	15635739	4994363	8205513	5491099	-496736	1197646	1131338	542471	3.69	827932	1958596											
15	BFIN	PT BFI Finance Indonesia Tbk	2020	TRUE	15200531	14273037	8594377	5615746	8657291	827932	857397	4746298	-2.07	1958596	0											
16	BPFI	PT Woori Finance Indonesia Tbk	2024	TRUE	2042939	1452843	919973	209959	1242884	90452	107144	-79808	5.03	60238	60238											
17	BPFI	PT Woori Finance Indonesia Tbk	2023	TRUE	1850404	1337060	791891	205578	1131482	88358	106965	-429581	5.05	60238	61192											
18	BPFI	PT Woori Finance Indonesia Tbk	2022	TRUE	1316472	796191	335938	796191	325376	60238	64805	-99872	5.31	61192	38782											
19	BPFI	PT Woori Finance Indonesia Tbk	2021	TRUE	1297609	731499	377313	372364	359135	61192	59353	252749	3.69	38782	77772											
20	BPFI	PT Woori Finance Indonesia Tbk	2020	TRUE	1472642	909650	613538	471172	438478	38782	53553	434322	-2.07	77772	68020											
21	CFIN	PT Clipan Finance Indonesia Tbk	2024	TRUE	10117766	8593529	4352882	276560	8316969	238125	273717	-41843	5.03	814127	304962											
22	CFIN	PT Clipan Finance Indonesia Tbk	2023	TRUE	9911254	8429005	4384496	376776	8052229	814127	1035010	-1066642	5.05	304962	60390											
23	CFIN	PT Clipan Finance Indonesia Tbk	2022	TRUE	8049256	7154103	2938173	2688240	4466863	304962	399500	-522548	5.03	60390	51999											
24	CFIN	PT Clipan Finance Indonesia Tbk	2021	TRUE	7123904	6007076	2317783	2158993	3853183	60390	39694	2112893	3.69	51999	358556											
25	CFIN	PT Clipan Finance Indonesia Tbk	2020	TRUE	10917456	9533957	6172266	2937960	6595997	51999	60533	2903228	-2.07	358556	305140											
26	DEFI	PT Danasupra Erapacific Tbk	2024	TRUE	39209	22545	2322	1568	20977	-6241	-1253	-4918	5.03	-9640	-21460											
27	DEFI	PT Danasupra Erapacific Tbk	2023	TRUE	42032	41895	404	169	41716	-9640	-3113	-2567	5.05	-21460	-9718											
28	DEFI	PT Danasupra Erapacific Tbk	2022	TRUE	51679	38713	411	234	39479	-21460	-11300	-462	5.31	-9718	-30694											
29	DEFI	PT Danasupra Erapacific Tbk	2021	TRUE	73509	50419	780	577	49842	-9718	-4220	-1656	3.69	-30694	17665											
30	DEFI	PT Danasupra Erapacific Tbk	2020	TRUE	83031	43896	583	339	43557	-30694	-1573	720	-2.07	17665	1650											
31	FUJI	PT Fuji Finance Indonesia Tbk	2024	TRUE	176523	174513	3956	2833	171680	11233	13381	-41475	5.03	3924	7993											
32	FUJI	PT Fuji Finance Indonesia Tbk	2023	TRUE	164693	162826	3360	2910	159916	3924	3915	6558	5.05	7993	9233											
33	FUJI	PT Fuji Finance Indonesia Tbk	2022	TRUE	162857	161140	5447	4310	156830	7993	10347	41408	5.31	9233	4609											
34	FUJI	PT Fuji Finance Indonesia Tbk	2021	TRUE	153714	123664	4296	4294	119370	9233	11097	7787	3.69	4609	5952											
35	FUJI	PT Fuji Finance Indonesia Tbk	2020	TRUE	141322	139885	1139	1139	138746	4609	5522	5485	-2.07	5952	5106											
36	H DFA	PT Radana Bhaskara Finance Tbk	2024	TRUE	3191057	1804866	2618307	57123	1477743	-43003	1008	-669668	5.03	-57152	43682											
37	H DFA	PT Radana Bhaskara Finance Tbk	2023	TRUE	2461065	1082995	1844413	47565	1035340	-57152	4121	-824785	5.05	43682	34776											
38	H DFA	PT Radana Bhaskara Finance Tbk	2022	TRUE	1736997	780898	1064094	55911	724987	43682	55343	-452888	5.31	34776	-8433											
39	H DFA	PT Radana Bhaskara Finance Tbk	2021	TRUE	1279780	1070491	650559	105075	965416	34776	31262	-628029	3.69	-8433	-198213											
40	H DFA	PT Radana Bhaskara Finance Tbk	2020	TRUE	722208	903256	265703	253016	650240	-84433	-127278	120603	-2.07	-198213	-285341											
41	IBFN	PT Intan Baruprana Finance Tbk	2024	TRUE	403600	72488	1136034	236004	-463516	-101300	-61055	16587	5.03	-67791	-41506											
42	IBFN	PT Intan Baruprana Finance Tbk	2023	TRUE	472511	95189	1103645	147131	-51942	-67791	-27638	85332	5.05	-41506	-200791											
43	IBFN	PT Intan Baruprana Finance Tbk	2022	TRUE	521807	236150	1018081	1018081	-781931	-41506	-6012	45374	5.31	-200791	-597672											
44	IBFN	PT Intan Baruprana Finance Tbk	2021	TRUE	592213	307571	1114055	1045762	-738191	-200791	-151769	34405	3.69	-597672	-117976											
45	IBFN	PT Intan Baruprana Finance Tbk	2020	TRUE	876407	430671	1198715	232996	-597672	-597672	-584540	11824	-2.07	-117976	-487893											
46	IMJS	PT Indomobil Multi Jasa Tbk	2024	TRUE	29140622	10201277	24713691	11432318	-1231041	228477	229093	2217225	5.03	333698	336190											
47	IMJS	PT Indomobil Multi Jasa Tbk	2023	TRUE	28711560	9772468	23973772	10691776	-919308	333698	336003	489737	5.05	336190	208919											
48	IMJS	PT Indomobil Multi Jasa Tbk	2022	TRUE	26929459	9348910	22506428	13085783	-3736873	336190	419026	907471	5.31	208919	-213417											
49	IMJS	PT Indomobil Multi Jasa Tbk	2021	TRUE	24675528	8582589	20865411	10385908	-1803319	208919	221375	941184	3.69	-213417	-138568											
50	IMJS	PT Indomobil Multi Jasa Tbk	2020	TRUE	23639879	8268647	20035511	9619428	-1350781	-213417	-211187	3704182	-2.07	-138568	157747											
51	MFIN	PT Mandalafinance Tbk	2024	TRUE	6684580	405361	2790150	343356	62005	498000	668061	-278285	5.03	425486	666445											
52	MFIN	PT Mandalafinance Tbk	2023	TRUE	6663576	1358700	3267146	231015	1127685	425486	527278	323720	5.05	666445	478327											
53	MFIN	PT Mandalafinance Tbk	2022	TRUE	6658837	1411928	3332443	751764	660164	666445	839177	445972	5.31	478327	178804											
54	MFIN	PT Mandalafinance Tbk	2021	TRUE	5345296	567370	2582347	1361045	-793675	478327	614038	-429336	3.69	178804	349728											
55	MFIN	PT Mandalafinance Tbk	2020	TRUE	4210393	476595	1875421	999848	-523253	178804	233486	1052458	-2.07	349728	630569											
56	POLA	PT Pool Advista Finance Tbk	2024	TRUE	214841	175378	7018	5974	169404	-28746	-28746	22121	5.03	-16142	7034											
57	POLA	PT Pool Advista Finance Tbk	2023	TRUE	245365	200843	8873	8009	192834	-16142	-16142	-22555	5.05	7034	-56308											
58	POLA	PT Pool Advista Finance Tbk	2022	TRUE	263886	211659	10491	8718	202941	7034	-30215	-44143	5.31	-56308	-37919											
59	POLA	PT Pool Advista Finance Tbk	2021	TRUE	256733	195431	3971	2004	193427	-56308	-27442	-68215	3.69	-37919	-54536											
60	POLA	PT Pool Advista Finance Tbk	2020	TRUE	308995	252003	9249	7476	244527	-37919	-47136	16590	-2.07	-54536	26541											
61	TIFA	PT KDB Tifa Finance Tbk	2024	TRUE	2057954	350330	842443	44569	305761	65720	80943	-98078	5.03	59668	57063											
62	TIFA	PT KDB Tifa Finance Tbk	2023	TRUE	1801377	223290	651585	68400	154890	59668	74845	-204738	5.05	57063	26912											
63	TIFA	PT KDB Tifa Finance Tbk	2022	TRUE	1601438	242031	511314	42897	199134	57063	72555	-204508	5.31	26912	14947											
64	TIFA	PT KDB Tifa Finance Tbk	2021	TRUE	1396548	280184	363487	58231	221953	26912	32607	-201070	3.69	14947	32780											
65	TIFA	PT KDB Tifa Finance Tbk	2020	TRUE	1103816	252958	738620	142825	110133	14947	24515	326391	-2.07	32780	28194											
66	TRUS	PT Trust Finance Indonesia Tbk	2024	TRUE	427907	373562	22906	12053	361590	27747	35490	95829	5.03	26192	24209											
67	TRUS	PT Trust Finance Indonesia Tbk	2023	TRUE	427534	377824	50280	36421	341403	26192	32860	33106	5.05	24209	24035											
68	TRUS	PT Trust Finance Indonesia Tbk	2022	TRUE	374678	366313	23616	13426	352887	24209	29453	-68182	5.31	24035	18385											
69	TRUS	PT Trust Finance Indonesia Tbk	2021	TRUE	350941	342051	24088	14658	327393	24035	22955	105310	3.69	18385	16948											
70	TRUS	PT Trust Finance Indonesia Tbk	2020	TRUE	325525	316714	22708	15075	301639	18385	23048	-5884	-2.07	16948	17625											
71	VRNA	PT Mizuho Leasing Indonesia Tbk	2024	TRUE	3210523	2277150	2466527	1005115	1272035	-6489	-5036	-275998	5.03	60587	64653											

72	VRNA	PT Mizuho Leasing Indonesia Tbk	2023	TRUE	2793582	2005442	2043097	933115	1072327	60587	61235	-206279	5.05	64653	-6653
73	VRNA	PT Mizuho Leasing Indonesia Tbk	2022	TRUE	2466671	1812245	1776773	842115	970130	64653	55338	54873	5.31	-6653	3343
74	VRNA	PT Mizuho Leasing Indonesia Tbk	2021	TRUE	2323154	1655442	1697910	785442	870000	-6653	8173	382394	3.69	3343	93
75	VRNA	PT Mizuho Leasing Indonesia Tbk	2020	TRUE	2679922	1948210	2048024	933115	1015095	3343	-1571	-8269	-2.07	93	-192758
76	WOMF	PT Wahana Ottomitra Multiartha Tbk	2024	TRUE	6946341	5312844	5054240	3045611	2267233	267097	329013	239589	5.03	240075	202718
77	WOMF	PT Wahana Ottomitra Multiartha Tbk	2023	TRUE	6635715	5012542	4939793	2915442	2097100	240075	320054	-685871	5.05	202718	121400
78	WOMF	PT Wahana Ottomitra Multiartha Tbk	2022	TRUE	5646226	4252331	4131194	2341552	1910779	202718	280030	-113197	5.31	121400	74130
79	WOMF	PT Wahana Ottomitra Multiartha Tbk	2021	TRUE	5147772	3845662	3802383	2112442	1733220	121400	152880	131660	3.69	74130	263323
80	WOMF	PT Wahana Ottomitra Multiartha Tbk	2020	TRUE	5283702	3412551	4070357	1855642	1556909	74130	87274	2749348	-2.07	263323	215176

FINN PT First Indo American Leasing Tbk

PAILIT



Lampiran 2

Kalkulasi Model Ohlson

Kode	Tahun	SIZE	TL/TA	WC/TA	CL/CA	D1 (Loss)	NI/TA	OCF/TL	D2 (TL>TA)	CHIN	O-Score	Probabilitas	Status
ADMF	2024	17.29946054	0.645400875	0.449171726	0.463206684	0	0.043437759	0.021937343	0	-0.141658971	-5.145652487	0.58%	Sehat
ADMF	2023	17.2497307	0.641625877	0.514388422	0.423180332	0	0.060721338	-0.203670554	0	0.053074908	-4.974021536	0.69%	Sehat
ADMF	2022	17.03026611	0.597047701	0.613374112	0.322555249	0	0.068000163	0.055126874	0	0.077683947	-5.806344119	0.30%	Sehat
ADMF	2021	16.98137119	0.622661471	0.61293712	0.327546704	0	0.061112929	0.275451392	0	0.176061648	-6.069116006	0.23%	Sehat
ADMF	2020	17.19072369	0.728869794	0.285173408	0.698537944	0	0.034727786	0.396744359	0	-0.31727571	-4.919504717	0.72%	Sehat
BBLD	2024	15.70774081	0.785391734	0.044011831	0.94633594	0	0.009333979	-0.187080851	0	-0.258633591	-2.513453115	7.49%	Sehat
BBLD	2023	15.5715767	0.759097018	0.046450914	0.941051608	0	0.018158023	-0.277823905	0	0.123624568	-2.674489067	6.45%	Sehat
BBLD	2022	15.34809982	0.715788689	0.054408604	0.92755132	0	0.01770893	-0.196600154	0	0.325246681	-3.109704902	4.27%	Sehat
BBLD	2021	15.09167415	0.652842081	0.084836505	0.881430412	0	0.011652118	0.175518064	0	0.3510461	-4.111974148	1.61%	Sehat
BBLD	2020	15.23036687	0.706344307	0.055527413	0.925311994	0	0.004872087	0.411923134	0	-0.494389955	-3.776650243	2.24%	Sehat
BFIN	2024	17.03916773	0.594676037	-0.087394854	1.242903459	0	0.060078894	0.032771115	0	-0.043469057	-4.629693074	0.97%	Sehat
BFIN	2023	16.99320745	0.604033856	-0.027373436	1.078608995	0	0.068621906	0.020832357	0	-0.050320653	-4.647656636	0.95%	Sehat
BFIN	2022	16.90334943	0.60072708	-0.173992097	1.51352691	0	0.083029521	-0.26617407	0	0.206450457	-4.031138344	1.74%	Sehat
BFIN	2021	16.56506981	0.524792144	-0.031769269	1.09945933	0	0.076596699	0.066110553	0	0.182522717	-5.166438482	0.57%	Sehat
BFIN	2020	16.53684092	0.565399788	0.569538722	0.393451373	0	0.054467308	0.552256202	0	-0.405760861	-6.354104599	0.17%	Sehat
BPFI	2024	14.52990002	0.450318389	0.608380377	0.144515959	0	0.044275429	-0.086750372	0	0.011710754	-5.329574388	0.48%	Sehat
BPFI	2023	14.43091455	0.427955733	0.611478358	0.153753758	0	0.047750653	-0.542474911	0	0.189237934	-4.69461697	0.91%	Sehat
BPFI	2022	14.09046599	0.255180513	0.357633888	0.40866576	0	0.045757145	-0.297292953	0	-0.007856378	-5.556866784	0.38%	Sehat
BPFI	2021	14.0760339	0.290775573	0.27676673	0.509042391	0	0.047157503	0.669865602	0	0.224158281	-7.107214807	0.08%	Sehat
BPFI	2020	14.20256862	0.416624	0.297749215	0.517970648	0	0.026334982	0.707897473	0	-0.334523054	-6.158353484	0.21%	Sehat
CFIN	2024	16.12980345	0.430221652	0.822016342	0.032182355	0	0.023535334	-0.009612712	0	-0.547399292	-6.216633056	0.20%	Sehat
CFIN	2023	16.10918144	0.442375506	0.812432917	0.044699938	0	0.082141675	-0.243275852	0	0.454981686	-6.35383425	0.17%	Sehat
CFIN	2022	15.90109022	0.365024171	0.554941103	0.375622213	0	0.03788698	-0.177847935	0	0.666950904	-6.467590986	0.16%	Sehat
CFIN	2021	15.77896645	0.325352924	0.540880815	0.358559306	0	0.008552895	0.91160087	0	0.079085089	-8.25618112	0.03%	Sehat
CFIN	2020	16.20587353	0.565357534	0.604169781	0.308157463	0	0.004762923	0.470366637	0	-0.746689238	-5.830353846	0.29%	Sehat
DEFI	2024	10.57666159	0.059221097	0.535004718	0.069549789	1	-0.159172639	-2.118001723	0	0.214029343	-1.600716861	16.79%	Sehat
DEFI	2023	10.64618651	0.009611724	0.992481919	0.004034857	1	-0.229349067	-6.353960396	0	0.380064309	5.244308393	99.48%	Potensi Bangkrut
DEFI	2022	10.85280679	0.00795294	0.744577101	0.006044481	1	-0.415255713	-1.124087591	0	-0.376611713	-3.230972785	3.80%	Sehat
DEFI	2021	11.20516313	0.010610946	0.678039424	0.011444098	1	-0.132201499	-2.123076923	0	0.519053746	-2.572126128	7.10%	Sehat
DEFI	2020	11.32696931	0.007021474	0.524587202	0.007722799	1	-0.36966916	1.234991424	0	-1	-7.215230502	0.07%	Sehat
FUJI	2024	12.08120646	0.022410677	0.972564482	0.016233748	0	0.063634767	-10.48407482	0	0.482219437	11.29235324	100.00%	Potensi Bangkrut
FUJI	2023	12.01183841	0.020401596	0.970994517	0.017871839	0	0.023826149	1.951785714	0	-0.341444995	-10.92330886	0.00%	Sehat
FUJI	2022	12.00062779	0.033446521	0.962992073	0.026746928	0	0.049079868	7.601982743	0	-0.07198421	-21.36807085	0.00%	Sehat
FUJI	2021	11.94284901	0.027948007	0.776572075	0.034723121	0	0.060066097	1.812616387	0	0.334055772	-10.75357029	0.00%	Sehat
FUJI	2020	11.85879625	0.008059609	0.981772123	0.008142403	0	0.032613464	4.815627744	0	-0.127165988	-16.32488759	0.00%	Sehat
HDFA	2024	14.97586277	0.820514018	0.547700339	0.031649441	1	-0.013476099	-0.255763744	0	0.14127103	-2.536908442	7.33%	Sehat
HDFA	2023	14.71573898	0.749711097	0.420841692	0.043923521	1	-0.023230962	-0.447180214	0	-1	-1.707629288	15.35%	Sehat
HDFA	2022	14.36766832	0.612605549	0.417379535	0.071598339	0	0.025148	-0.425609016	0	0.113512962	-3.404938802	3.21%	Sehat
HDFA	2021	14.06219875	0.508336589	0.754360906	0.098155893	1	0.02717342	-0.965368245	0	1	-3.58312807	2.70%	Sehat
HDFA	2020	13.55700922	0.344082164	0.842052918	0.280115493	1	-0.109339712	0.453901537	0	0.402553017	-6.44205305	0.16%	Sehat
IBFN	2024	12.90817957	2.81475223	-0.405143707	3.255766472	1	-0.25099108	0.014600795	1	-0.198171399	12.18152059	100.00%	Potensi Bangkrut
IBFN	2023	13.06581631	2.335702238	-0.1099276	1.545672294	1	-0.143469676	0.077318341	1	-0.240491505	8.329527759	99.98%	Potensi Bangkrut
IBFN	2022	13.16505307	2.079600312	-1.498506153	4.311162397	1	-0.079542819	0.041813574	1	0.657395676	8.385526569	99.98%	Potensi Bangkrut
IBFN	2021	13.29162165	1.881172821	-1.246495771	3.400066976	1	-0.339051996	0.030882676	1	0.497056219	7.426727768	99.94%	Potensi Bangkrut
IBFN	2020	13.68358587	1.367760641	0.225551599	0.54100694	1	-0.681957127	0.009863896	1	-0.670296011	3.309204337	96.47%	Potensi Bangkrut
IMJS	2024	17.19686646	0.840298141	-0.04185702	1.120675186	0	0.00776852	0.089716465	0	-0.187167697	-3.19251436	3.94%	Sehat

IMJS	2023	17.17281039	0.834986744	-0.032018741	1.094071221	0	0.011622427	0.020428033	0	-0.003720025	-3.208746088	3.88%	Sehat
IMJS	2022	17.10873138	0.835754925	-0.138765246	1.399712159	0	0.012484098	0.040320525	0	0.233478075	-3.164274907	4.05%	Sehat
IMJS	2021	17.02132254	0.845591268	-0.073081273	1.210113638	1	0.008466648	0.045107379	0	1	-3.291263566	3.59%	Sehat
IMJS	2020	16.97844563	0.847530184	-0.057139929	1.163361793	1	-0.009027838	0.184880835	0	-0.212648266	-2.870989981	5.36%	Sehat
MFIN	2024	15.71531394	0.417400944	0.009275826	0.847037579	0	0.074499819	-0.099738365	0	0.078522035	-5.183302112	0.56%	Sehat
MFIN	2023	15.71216684	0.490299203	0.169231206	0.170026496	0	0.063852502	0.09908342	0	-0.220672368	-5.205160113	0.55%	Sehat
MFIN	2022	15.69777885	0.507345715	0.100506258	0.532437915	0	0.101462505	0.133827345	0	0.164327919	-5.324104754	0.48%	Sehat
MFIN	2021	15.49172748	0.483106455	-0.14848102	2.398866701	0	0.089485596	-0.166258059	0	0.455804094	-4.463381643	1.14%	Sehat
MFIN	2020	15.25306655	0.445426591	-0.124276522	2.097898635	0	0.042467295	0.561184929	0	-0.323393853	-5.4646771	0.42%	Sehat
POLA	2024	12.2776535	0.032666018	0.788508711	0.034063566	1	-0.133801276	3.152037618	0	-0.280787738	-12.26484713	0.00%	Sehat
POLA	2023	12.41050218	0.036162452	0.78590671	0.039876919	1	-0.065787704	-2.541981292	0	-1	-1.660100092	15.97%	Sehat
POLA	2022	12.48327247	0.039755804	0.769047998	0.041188893	1	0.02665545	-4.20770184	0	1	0.143335913	53.58%	Potensi Bangkrut
POLA	2021	12.45579191	0.015467431	0.753416974	0.010254259	1	-0.219325135	-17.17829262	0	-0.195156378	24.96990382	100.00%	Potensi Bangkrut
POLA	2020	12.64108037	0.029932523	0.79136232	0.029666313	1	-0.122717196	1.793707428	0	0.17973068	-10.2141135	0.00%	Sehat
TIFA	2024	14.53722284	0.40935949	0.148575235	0.12722005	0	0.03193463	-0.116420933	0	0.048266182	-4.858825448	0.77%	Sehat
TIFA	2023	14.40406193	0.361714955	0.085984222	0.306328094	0	0.033123549	-0.314215336	0	0.022316266	-4.61619595	0.98%	Sehat
TIFA	2022	14.28641253	0.319284293	0.124346993	0.177237627	0	0.03563235	-0.399965579	0	0.359047336	-4.913260248	0.73%	Sehat
TIFA	2021	14.14951404	0.260275336	0.158929732	0.207831282	0	0.019270372	-0.553169714	0	0.28584056	-4.903221762	0.74%	Sehat
TIFA	2020	13.91428383	0.66915138	0.099774781	0.564619423	0	0.013541206	0.44189299	0	-0.373645945	-3.694154233	2.43%	Sehat
TRUS	2024	12.96666116	0.053530323	0.844830769	0.032265059	0	0.064843529	4.183576356	0	0.028828862	-15.30495251	0.00%	Sehat
TRUS	2023	12.9657891	0.117604682	0.798539999	0.096396735	0	0.061262964	0.658432776	0	0.039344457	-8.393158565	0.02%	Sehat
TRUS	2022	12.83382227	0.063030122	0.941840727	0.036651716	0	0.064612814	-2.887110434	0	0.003606666	-2.378951083	8.48%	Sehat
TRUS	2021	12.7683734	0.068638318	0.932900402	0.042853259	0	0.068487296	4.371886416	0	0.133191891	-15.66590251	0.00%	Sehat
TRUS	2020	12.69319454	0.069758083	0.926623147	0.047598148	0	0.056477997	-0.25911573	0	0.040670195	-7.067817097	0.09%	Sehat
VRNA	2024	14.98194441	0.768263302	0.396208032	0.441391652	1	-0.002021166	-0.111897417	0	-1	-2.302625368	9.09%	Sehat
VRNA	2023	14.8428352	0.731353868	0.383853776	0.465291442	0	0.021687926	-0.10096388	0	-0.032465666	-3.314380316	3.51%	Sehat
VRNA	2022	14.71838003	0.720312113	0.393295255	0.464680548	1	0.02621063	0.030883517	0	1	-3.848770556	2.09%	Sehat
VRNA	2021	14.6584363	0.730864161	0.374490886	0.474460597	1	-0.002863779	0.225214528	0	-1	-2.977833413	4.84%	Sehat
VRNA	2020	14.80129825	0.764210302	0.378777815	0.478960174	0	0.001247424	-0.00403755	0	0.945867288	-3.729699794	2.34%	Sehat
WOMF	2024	15.7537256	0.727611846	0.326392413	0.573254362	0	0.038451467	0.047403566	0	0.053279755	-3.973249938	1.85%	Sehat
WOMF	2023	15.70797698	0.74442513	0.316032259	0.581629441	0	0.036179221	-0.138846101	0	0.084366736	-3.507771338	2.91%	Sehat
WOMF	2022	15.54649792	0.731673511	0.338417024	0.550651396	0	0.035903274	-0.027400553	0	0.250890108	-3.843346909	2.10%	Sehat
WOMF	2021	15.45407456	0.73864635	0.336693233	0.549305165	0	0.023583018	0.034625654	0	0.241753184	-3.840869885	2.10%	Sehat
WOMF	2020	15.48013755	0.770360819	0.29466253	0.543769749	0	0.014029936	0.675456231	0	-0.560649928	-4.33258153	1.30%	Sehat

Lampiran 3

Kalkulasi Model Zmijewski

Kode	Tahun	X1 (NI/TA)	X2 (TL/TA)	X3 (CA/CL)	Z-Score	Status
ADMF	2024	0.043437759	0.645400875	2.158863492	-0.875438491	Sehat
ADMF	2023	0.060721338	0.641625877	2.363058781	-0.975694279	Sehat
ADMF	2022	0.068000163	0.597047701	3.100244072	-1.26465182	Sehat
ADMF	2021	0.061112929	0.622661471	3.052999735	-1.087920153	Sehat
ADMF	2020	0.034727786	0.728869794	1.431561462	-0.359201182	Sehat
BBLD	2024	0.009333979	0.785391734	1.056707199	0.077888579	Potensi Bangkrut
BBLD	2023	0.018158023	0.759097018	1.062640977	-0.111285758	Sehat
BBLD	2022	0.01770893	0.715788689	1.078107463	-0.355268862	Sehat
BBLD	2021	0.011652118	0.652842081	1.134519511	-0.685633909	Sehat
BBLD	2020	0.004872087	0.706344307	1.080716565	-0.350981279	Sehat
BFIN	2024	0.060078894	0.594676037	0.804567718	-1.233189107	Sehat
BFIN	2023	0.068621906	0.604033856	0.927120027	-1.219090873	Sehat
BFIN	2022	0.083029521	0.60072708	0.660708437	-1.301825973	Sehat
BFIN	2021	0.076596699	0.524792144	0.909537963	-1.705024468	Sehat
BFIN	2020	0.054467308	0.565399788	2.541610144	-1.381072006	Sehat
BPFI	2024	0.044275429	0.450318389	6.919650979	-2.006135481	Sehat
BPFI	2023	0.047750653	0.427955733	6.50390606	-2.147153716	Sehat
BPFI	2022	0.045757145	0.255180513	2.446987485	-3.103119813	Sehat
BPFI	2021	0.047157503	0.290775573	1.964472935	-2.905365225	Sehat
BPFI	2020	0.026334982	0.416624	1.930611327	-2.096564524	Sehat
CFIN	2024	0.023535334	0.430221652	31.07292812	-2.123277914	Sehat
CFIN	2023	0.082141675	0.442375506	22.37139574	-2.283940463	Sehat
CFIN	2022	0.03788698	0.365024171	2.662249371	-2.444660669	Sehat
CFIN	2021	0.008552895	0.325352924	2.788938912	-2.538075711	Sehat
CFIN	2020	0.004762923	0.565357534	3.245094215	-1.159810013	Sehat
DEFI	2024	-0.159172639	0.059221097	14.37818878	-3.338850025	Sehat
DEFI	2023	-0.229349067	0.009611724	247.8402367	-4.237723623	Sehat
DEFI	2022	-0.415255713	0.00795294	165.4401709	-3.078546903	Sehat

DEFI	2021	-0.132201499	0.010610946	87.3812825	-4.028640204	Sehat
DEFI	2020	-0.36966916	0.007021474	129.4867257	-3.145755035	Sehat
FUJI	2024	0.063634767	0.022410677	61.6000706	-4.74231375	Sehat
FUJI	2023	0.023826149	0.020401596	55.95395189	-4.551482557	Sehat
FUJI	2022	0.049079868	0.033446521	37.387471	-4.517104536	Sehat
FUJI	2021	0.060066097	0.027948007	28.79925477	-4.56355858	Sehat
FUJI	2020	0.032613464	0.008059609	122.8138718	-4.928669535	Sehat
H DFA	2024	-0.013476099	0.820514018	31.59613466	0.258132203	Potensi Bangkrut
H DFA	2023	-0.023230962	0.749711097	22.76684537	-0.064616732	Sehat
H DFA	2022	0.025148	0.612605549	13.96680439	-1.02637323	Sehat
H DFA	2021	0.02717342	0.508336589	10.18787533	-1.612541658	Sehat
H DFA	2020	-0.109339712	0.344082164	3.56995605	-1.902787094	Sehat
IBFN	2024	-0.25099108	2.81475223	0.307147336	12.78047207	Potensi Bangkrut
IBFN	2023	-0.143469676	2.335702238	0.646967668	9.573343784	Potensi Bangkrut
IBFN	2022	-0.079542819	2.079600312	0.231956004	7.832099092	Potensi Bangkrut
IBFN	2021	-0.339051996	1.881172821	0.294111853	7.876145665	Potensi Bangkrut
IBFN	2020	-0.681957127	1.367760641	1.848405123	6.501791574	Potensi Bangkrut
IMJS	2024	0.00776852	0.840298141	0.892319213	0.397424537	Potensi Bangkrut
IMJS	2023	0.011622427	0.834986744	0.914017278	0.349781639	Potensi Bangkrut
IMJS	2022	0.012484098	0.835754925	0.714432602	0.351053758	Potensi Bangkrut
IMJS	2021	0.008466648	0.845591268	0.826368672	0.424597353	Potensi Bangkrut
IMJS	2020	-0.009027838	0.847530184	0.859577825	0.514428237	Potensi Bangkrut
MFIN	2024	0.074499819	0.417400944	1.180585165	-2.306520065	Sehat
MFIN	2023	0.063852502	0.490299203	5.88143627	-1.863282915	Sehat
MFIN	2022	0.101462505	0.507345715	1.87815325	-1.920196582	Sehat
MFIN	2021	0.089485596	0.483106455	0.416863513	-1.997954394	Sehat
MFIN	2020	0.042467295	0.445426591	0.476667453	-1.999983961	Sehat
POLA	2024	-0.133801276	0.032666018	29.35687981	-3.664072042	Sehat
POLA	2023	-0.065787704	0.036162452	25.07716319	-3.93404218	Sehat
POLA	2022	0.02665545	0.039755804	24.27838954	-4.327636394	Sehat
POLA	2021	-0.219325135	0.015467431	97.52045908	-3.648427959	Sehat

POLA	2020	-0.122717196	0.029932523	33.70826645	-3.747023561	Sehat
TIFA	2024	0.03193463	0.40935949	7.86039624	-2.186810027	Sehat
TIFA	2023	0.033123549	0.361714955	3.264473684	-2.444365245	Sehat
TIFA	2022	0.03563235	0.319284293	5.642142807	-2.706161867	Sehat
TIFA	2021	0.019270372	0.260275336	4.811595198	-2.964109938	Sehat
TIFA	2020	0.013541206	0.66915138	1.771104499	-0.604085193	Sehat
TRUS	2024	0.064843529	0.053530323	30.99327968	-4.44861326	Sehat
TRUS	2023	0.061262964	0.117604682	10.37379534	-3.98609795	Sehat
TRUS	2022	0.064612814	0.063030122	27.28385223	-4.378784977	Sehat
TRUS	2021	0.068487296	0.068638318	23.33544822	-4.348627949	Sehat
TRUS	2020	0.056477997	0.069758083	21.00922056	-4.278765929	Sehat
VRNA	2024	-0.002021166	0.768263302	2.265561652	0.027026566	Potensi Bangkrut
VRNA	2023	0.021687926	0.731353868	2.149190614	-0.289115759	Sehat
VRNA	2022	0.02621063	0.720312113	2.152016055	-0.372244146	Sehat
VRNA	2021	-0.002863779	0.730864161	2.107656581	-0.180928818	Sehat
VRNA	2020	0.001247424	0.764210302	2.087856266	-0.010030748	Sehat
WOMF	2024	0.038451467	0.727611846	1.744426324	-0.3844015	Sehat
WOMF	2023	0.036179221	0.74442513	1.719307741	-0.278563744	Sehat
WOMF	2022	0.035903274	0.731673511	1.816030991	-0.350121733	Sehat
WOMF	2021	0.023583018	0.73864635	1.820481698	-0.254939464	Sehat
WOMF	2020	0.014029936	0.770360819	1.839013668	-0.031794064	Sehat

Lampiran 4

Kalkulasi Model Grover

Kode	Tahun	X1 (WC/TA)	X3 (EBIT/TA)	NI/TA	G-Score	Status
ADMF	2024	0.449171726	0.043165391	0.043437759	0.944373334	Sehat
ADMF	2023	0.514388422	0.062696587	0.060721338	1.118188538	Sehat
ADMF	2022	0.613374112	0.081925823	0.068000163	1.346854782	Sehat
ADMF	2021	0.61293712	0.067564408	0.061112929	1.297357686	Sehat
ADMF	2020	0.285173408	0.0350857	0.034727786	0.6464122	Sehat
BBLD	2024	0.044011831	0.012546901	0.009333979	0.172179829	Sehat
BBLD	2023	0.046450914	0.022823617	0.018158023	0.211045071	Sehat
BBLD	2022	0.054408604	0.02439273	0.01770893	0.229523708	Sehat
BBLD	2021	0.084836505	0.009713727	0.011652118	0.229859325	Sehat
BBLD	2020	0.055527413	0.006611442	0.004872087	0.171047625	Sehat
BFIN	2024	-0.087394854	0.062288424	0.060078894	0.123867024	Sehat
BFIN	2023	-0.027373436	0.068516077	0.068621906	0.243964606	Sehat
BFIN	2022	-0.173992097	0.082385278	0.083029521	0.049024055	Sehat
BFIN	2021	-0.031769269	0.072355902	0.076596699	0.249654649	Sehat
BFIN	2020	0.569538722	0.056405727	0.054467308	1.187872509	Sehat
BPFI	2024	0.608380377	0.05244601	0.044275429	1.238645435	Sehat
BPFI	2023	0.611478358	0.057806295	0.047750653	1.26194791	Sehat
BPFI	2022	0.357633888	0.049226265	0.045757145	0.813930008	Sehat
BPFI	2021	0.27676673	0.045740281	0.047157503	0.668610501	Sehat
BPFI	2020	0.297749215	0.036365254	0.026334982	0.671652169	Sehat
CFIN	2024	0.822016342	0.027053106	0.023535334	1.505039174	Sehat
CFIN	2023	0.812432917	0.104427755	0.082141675	1.751672123	Sehat
CFIN	2022	0.554941103	0.049631916	0.03788698	1.140993671	Sehat
CFIN	2021	0.540880815	0.005571945	0.008552895	0.968283398	Sehat
CFIN	2020	0.604169781	0.005544607	0.004762923	1.072677773	Sehat
DEFI	2024	0.535004718	-0.031956949	-0.159172639	0.833523094	Sehat
DEFI	2023	0.992481919	-0.074062619	-0.229349067	1.446155596	Sehat
DEFI	2022	0.744577101	-0.218657482	-0.415255713	0.54788624	Sehat

DEFI	2021	0.678039424	-0.057407936	-0.132201499	0.982463658	Sehat
DEFI	2020	0.524587202	-0.018944731	-0.36966916	0.863995724	Sehat
FUJI	2024	0.972564482	0.075803153	0.063634767	1.918747172	Sehat
FUJI	2023	0.970994517	0.023771502	0.023826149	1.739677928	Sehat
FUJI	2022	0.962992073	0.063534266	0.049079868	1.861422285	Sehat
FUJI	2021	0.776572075	0.072192513	0.060066097	1.583126182	Sehat
FUJI	2020	0.981772123	0.039073888	0.032613464	1.809409703	Sehat
H DFA	2024	0.547700339	0.000315883	-0.013476099	0.961996442	Sehat
H DFA	2023	0.420841692	0.001675091	-0.023230962	0.757462496	Sehat
H DFA	2022	0.417379535	0.03186131	0.025148	0.853729764	Sehat
H DFA	2021	0.754360906	0.024427636	0.02717342	1.384412393	Sehat
H DFA	2020	0.842052918	-0.164823467	-0.109339712	0.887077668	Sehat
IBFN	2024	-0.405143707	-0.151276016	-0.25099108	-1.122414817	Bangkrut
IBFN	2023	-0.1099276	-0.05849176	-0.143469676	-0.321190975	Bangkrut
IBFN	2022	-1.498506153	-0.011521501	-0.079542819	-2.453481657	Bangkrut
IBFN	2021	-1.246495771	-0.256274347	-0.339051996	-2.866651068	Bangkrut
IBFN	2020	0.225551599	-0.666973221	-0.681957127	-1.830305393	Bangkrut
IMJS	2024	-0.04185702	0.007789465	0.00776852	0.014326958	Sehat
IMJS	2023	-0.032018741	0.011702708	0.011622427	0.043819136	Sehat
IMJS	2022	-0.138765246	0.015560134	0.012484098	-0.119195704	Bangkrut
IMJS	2021	-0.073081273	0.008971439	0.008466648	-0.033180788	Bangkrut
IMJS	2020	-0.057139929	-0.008933506	-0.009027838	-0.067546091	Bangkrut
MFIN	2024	0.009275826	0.09994061	0.074499819	0.411310951	Sehat
MFIN	2023	0.169231206	0.079128384	0.063852502	0.604562868	Sehat
MFIN	2022	0.100506258	0.127759981	0.101462505	0.656106902	Sehat
MFIN	2021	-0.14848102	0.114874462	0.089485596	0.201607215	Sehat
MFIN	2020	-0.124276522	0.055454681	0.042467295	0.040031995	Sehat
POLA	2024	0.788508711	-0.133801276	-0.133801276	0.904720649	Sehat
POLA	2023	0.78590671	-0.065787704	-0.065787704	1.130857331	Sehat
POLA	2022	0.769047998	-0.114500201	0.02665545	0.935744026	Sehat
POLA	2021	0.753416974	-0.106889258	-0.219325135	0.939796173	Sehat

POLA	2020	0.79136232	-0.152546158	-0.122717196	0.845444182	Sehat
TIFA	2024	0.148575235	0.039331783	0.03193463	0.435523573	Sehat
TIFA	2023	0.085984222	0.041548771	0.033123549	0.339776005	Sehat
TIFA	2022	0.124346993	0.045306156	0.03563235	0.415824576	Sehat
TIFA	2021	0.158929732	0.023348284	0.019270372	0.398403293	Sehat
TIFA	2020	0.099774781	0.022209317	0.013541206	0.297012247	Sehat
TRUS	2024	0.844830769	0.082938582	0.064843529	1.732256208	Sehat
TRUS	2023	0.798539999	0.076859384	0.061262964	1.635240135	Sehat
TRUS	2022	0.941840727	0.078608832	0.064612814	1.877587859	Sehat
TRUS	2021	0.932900402	0.065409855	0.068487296	1.817845014	Sehat
TRUS	2020	0.926623147	0.07080255	0.056477997	1.826036424	Sehat
VRNA	2024	0.396208032	-0.001568592	-0.002021166	0.705436105	Sehat
VRNA	2023	0.383853776	0.021919886	0.021687926	0.764627017	Sehat
VRNA	2022	0.393295255	0.022434285	0.02621063	0.781884107	Sehat
VRNA	2021	0.374490886	0.003518062	-0.002863779	0.686931266	Sehat
VRNA	2020	0.378777815	-0.000586211	0.001247424	0.679967974	Sehat
WOMF	2024	0.326392413	0.047364936	0.038451467	0.756162502	Sehat
WOMF	2023	0.316032259	0.048232029	0.036179221	0.742056187	Sehat
WOMF	2022	0.338417024	0.04959596	0.035903274	0.783638286	Sehat
WOMF	2021	0.336693233	0.029698285	0.023583018	0.713259469	Sehat
WOMF	2020	0.29466253	0.016517586	0.014029936	0.599194557	Sehat

RIWAYAT HIDUP



Ni Putu Ayu Yuli Sumadiani, lahir di Singaraja pada tanggal 31 Juli 2001. Penulis merupakan anak pertama dari 2 perempuan bersaudara serta memiliki adik perempuan bernama Ni Kadek Nandini Larasati. Penulis merupakan anak dari kedua orang tua bernama Wayan Yuliani dan I Nyoman Sumadia, yang senantiasa menjadi penopang semangat yang berlimpah kasih sayang, kepercayaan dengan memberikan dukungan yang tak henti, tanpa harap

balas jasa di setiap tahap kehidupan. Penulis berkewarganegaraan Indonesia dan beragama Hindu. Penulis saat ini berdomisili di Jalan Pahlawan, Kelurahan Banjar Tegal, Singaraja Kabupaten Buleleng, Bali. Pendidikan formal yang ditempuh dimulai dari SD Negeri 2 Pejeng, kemudian melanjutkan ke SMP Negeri 1 Tampaksiring, lalu menempuh pendidikan berikutnya di SMK Negeri 1 Gianyar dengan jurusan Akuntansi. Pada tahun 2019, penulis melanjutkan pendidikan strata 1 di Universitas Pendidikan Ganesha pada program studi yang sejalur, yakni S1 Akuntansi. Pada semester ke-14 pendidikan tinggi, penulis berhasil menyelesaikan karya akhir dengan judul “Analisis Potensi Kebangkrutan Lembaga Pembiayaan Yang Terdaftar Dalam Bursa Efek Indonesia (Bei) Tahun 2020-2024” dengan maksimal. Saat karya ini selesai, penulis telah bekerja sebagai konsultan pajak dan akuntansi pada sebuah perusahaan di wilayah Denpasar, Bali.