

DAFTAR ISI

HALAMAN JUDUL	
SURAT PERNYATAAN KARYA SENDIRI	i
LEMBAR PENGESAHAN SKRIPSI	ii
ABSTRACT	iii
ABSTRAK	iv
KATA PENGANTAR	v
DAFTAR ISI	vii
DAFTAR TABEL	ix
BAB I PENDAHULUAN.....	1
A. Latar Belakang Masalah	1
B. Perumusan Masalah	7
C. Tujuan dan Kontribusi Penelitian.....	8
1. Tujuan penelitian	8
2. Manfaat penelitian	8
BAB II KAJIAN PUSTAKA DAN PENGEMBANGAN HIPOTESIS.....	11
A. Kajian Pustaka	11
1. Manajemen Keuangan	11
2. Laporan Keuangan	16
3. <i>Financial Distress</i>	23
4. Penelitian Terdahulu.....	44
5. Kerangka Konseptual	47

BAB III METODE PENELITIAN	49
A. Waktu dan Tempat Penelitian	49
C. Definisi dan Operasional Variabel	50
D. Populasi dan Sampel Penelitian.....	58
E. Teknik Pengumpulan Data	59
F. Metode Analisis Data	59
BAB IV HASIL DAN PEMBAHASAN	65
A. Gambaran Umum Objek Penelitian	65
B. Analisis Data	66
C. Pembahasan Hasil Perhitungan	81
BAB V SIMPULAN DAN SARAN	92
A. Simpulan	92
B. SARAN	93



DAFTAR TABEL

Tabel 1. 1 Tabel kerugian BEKS periode 2016-2018.....	3
Tabel 1. 2 Tabel perbandingan Laba/rugi perbankan buku 1 dan 2.....	4
Tabel 2. 1 Tabel Kriteria Kebangkrutan	30
Tabel 2. 2 Tabel Kriteria Kebangkrutan	36
Tabel 2. 3 Tabel Kriteria Penilaian CAR.....	36
Tabel 2. 4 Tabel Kriteria Penilaian ROE.....	38
Tabel 2. 5 Tabel Kriteria Penilaian ROA.....	39
Tabel 2. 6 Tabel Kriteria penilaian NPL.....	40
Tabel 2. 7 Tabel Kriteria Penilaian LDR.....	42
Tabel 2.8 Tabel Kriteria Penilaian BOPO.....	43
Tabel 2.9 Tabel Penelitian Terdahulu.....	47
Tabel 3.1 Tabel Kriteria Kebangkrutan.....	52
Tabel 4.1 Daftar Dewan Komisaris dan Direksi.....	66
Tabel 4.2 <i>Working Capital to Total Asset</i> BPD Banten.....	67
Tabel 4.3 <i>Retained Earning to Total Asset Ratio</i> BPD Banten.....	69
Tabel 4.4 <i>Earning Interest and Taxes to Total Assets</i> BPD Banten.....	70
Tabel 4.5 <i>Market Value of Equity to Book Value of Debt</i> BPD Banten.....	72
Tabel 4.6 <i>Working Capital to Total Asset Ratio</i> BPD Banten.....	74
Tabel 4.7 <i>Net Profit Before Interest and Taxes to Total Asset Ratio</i>	75

Tabel 4.8 <i>Net Profit Before Taxes to Current Liabilities Ratio</i>	76
Tabel 4.9 <i>Sales to Total Asset Ratio</i>	76
Tabel 4.10 <i>Capital Adequacy Ratio</i>	77
Tabel 4.11 <i>Return on Equity</i>	78
Tabel 4.12 <i>Return on Asset</i>	79
Tabel 4.13 <i>Non Performing Loan</i>	79
Tabel 4.14 BOPO.....	80
Tabel 4.15 <i>Loan to Deposit Ratio</i>	81
4.16 Rekap rasio Altman Z-Score BPD Banten.....	83
4.17 Rekap rasio Springate BPD Banten.....	85
4.18 Predikat <i>Capital Adequacy Ratio</i> BPD Banten	86
4.19 Predikat <i>Return on Equity</i> BPD Banten.....	87
4.20 Predikat <i>Return on Asset</i> BPD Banten.....	88
4.21 Predikat <i>Non Performing Loan</i> BPD Banten	91
4.22 Predikat BOPO BPD Banten.....	90
4.23 Predikat <i>Loan to Deposit Ratio</i> BPD Banten.....	108