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**LIABILITAS, KAPITALISASI, DAN PROFITABILITAS, TERHADAP
PROBABILITAS KEBANGKRUTAN BANK**

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Abstract

The condition of Indonesian banking was going to collapse because of financial crisis. The impact of monetary crisis automatically hit the banking sector. One effect of the monetary crisis in Indonesia about the end of the 20th century was the collapse of a number of banks, because the banks were considered no longer feasible to continue the business. The research was conducted to examine the influence of NIITA, NIATTA, TETA, CDTD against bank insolvency probability. This study used a sample period of 2007 and 2008 at national banking company listed at Indonesian Stock Exchange. The sampling technique in this study used purposive sampling technique, and obtained 50 companies. Regression model and overall model fit used in this study had the right model (at the level of significant 100%) to estimate the function of dummy variable (NIITA, NIATTA, TETA, CCTD) jointly has a significant effect on the dependent variable (dummy variable bankrupt or not bankrupt although the result showed that partially all independent variables had no significant influence).

Keywords : NIITA (net interest income/total assets), NIATTA (net interest after tax/total asset), TETA (total equity /total assets), CDTD (certificate of deposit/total deposit).