Kointegrasi Bursa-Bursa Saham di Asia
Riko Hendrawan, Teika Triartika Gustyana

Corporate Governance Terhadap Peringkat Sukuk Korporasi di Indonesia
Endri

Reaksi Investor Terhadap Pengumuman Dividen di Bursa Efek Indonesia
Sugeng Haryanto

Pengembangan Daya Saing UMKM di Malaysia dan Singapura: Sebuah Komparasi
Abdul Mongid, FX Soegeng Notodihardjo

Liabilitas, Kapitalisasi, dan Profitabilitas Terhadap Probabilitas Kebangkrutan Bank
St. Dwiarso Utomo, Yullita Setiawanta

Kesepakatan Kelembagaan Kontrak Mudharabah dalam Kerangka Teori Keagenan
Asfi Manzilati

Pengembangan Human Capital dalam Konteks Modal Sosial
Widodo

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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, CDTD) 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 interst income/total assets), NIATTA (net interest after tax/total asset), TETA (total equit /total assets), CDTD (certificate of deposit/total deposit).