

Lampiran 1. Liquidity Ratio PT. XYZ dan PT. ABC

Lampiran 1a, Tabel Current Ratio PT. XYZ

(Dalam jutaan Rupiah)

Uraian	1995	1996	1997	1998	1999
Current Assets	13.351.205	21.902.080	5.954.440	5.257.014	11.823.672
Current Liabilities	9.919.632	16.801.194	731.531	866.668	6.487.355
Current Ratio	1.32	1.29	7.80	6.05	1.82

Sumber: diolah dari data Laporan Keuangan PT. XYZ, Lampiran Va

Lampiran 1b, Tabel Current Ratio PT. ABC

(Dalam jutaan Rupiah)

Uraian	1995	1996	1997	1998	1999
Current Assets	31.345.683	33.603.979	34.376.684	55.742.527	159.778.351
Current Liabilities	21.911.093	22.815.611	19.681.842	30.633.730	134.670.707
Current Ratio	1.43	1.47	1.75	1.82	1.19

Sumber: diolah dari data Laporan Keuangan PT. ABC, Lampiran Vb

Lampiran 1c, Tabel Quick Ratio PT. XYZ

(Dalam jutaan Rupiah)

Uraian	1995	1996	1997	1998	1999
CI (Inventory+WP)	1.119.904	3.809.016	4.167.391	2.925.696	9.793.229
Current Liabilities	9.919.632	16.801.194	731.531	866.668	6.487.355
Quick Ratio	0.47 %	0.52 %	5.65 %	3.33 %	1.51 %

Sumber: diolah dari data Laporan Keuangan PT. XYZ, Lampiran Va

Lampiran 1d, Tabel Quick Ratio PT. ABC

(Dalam jutaan Rupiah)

Uraian	1995	1996	1997	1998	1999
CI (Inventory+WP)	25.762.072	28.247.426	33.461.307	43.031.198	154.010.351
Current Liabilities	21.911.093	22.815.611	19.681.842	30.633.730	134.670.707
Quick Ratio	1.18	1.24	1.70	1.40	1.14

Sumber: diolah dari data Laporan Keuangan PT. ABC, Lampiran Vb

Lampiran 1e, Tabel Current Ratio on Total Liabilities PT. XYZ

(Dalam jutaan Rupiah)

Uraian	1995	1996	1997	1998	1999
Current Asscts	13.084.205	21.657.080	5.709.440	5.247.015	11.813.673
Total Liabilities	13.014.350	20.088.984	1.104.015	1.942.152	8.875.316
Current Ratio on Total Liabilities	1,00	1,078	5,17	2.70	1,33

Sumber: diolah dari data Laporan Keuangan PT. XYZ, Lampiran Va

Lampiran 1f, Tabel Current Ratio on Total Liabilities PT. ABC

(Dalam jutaan Rupiah)

Uraian	1995	1996	1997	1998	1999
Current Asscts	31.345.683	33.603.979	34.376.684	55.742.527	159.778.351
Total Liabilities	65.611.093	66.515.611	63.381.842	94.458.730	210.406.895
Current Ratio on Total Liabilities	0.48	0.50	0.54	0.59	0.76

Sumber: diolah dari data Laporan Keuangan PT. ABC, Lampiran Vb

Lampiran 2. Solvability Ratio PT. XYZ dan PT. ABC

Lampiran 2a, Tabel Debt to Equity Ratio PT. XYZ

(Dalam jutaan Rupiah)

Uraian	1995	1996	1997	1998	1999
Liabilities	13.014.350	20.088.984	1.104.015	1.924.152	8.875.316
Equity	1.311.947	4.698.975	6.210.424	4.366.841	4.685.882
Rasio Solvabilitic:	9.92	4.28	0.18	0.44	1.89

Sumber: diolah dari data Laporan Keuangan PT. XYZ, Lampiran Vc

Lampiran 2b, Tabel Debt to Equity Ratio PT. ABC

(Dalam jutaan Rupiah)

Uraian	1995	1996	1997	1998	1999
Liabilities	65.611.093	65.515.611	63.381.842	94.458.730	210.406.895
Equity	30.243.484	30.580.287	36.232.028	57.672.737	50.823.948
Rasio Solvabilities	2.17	2.18	1.75	1.64	4.14

Sumber: diolah dari data Laporan Keuangan PT. ABC, Lampiran Vb

Lampiran 2c, Tabel Debt Ratio PT. XYZ

(Dalam jutaan Rupiah)

Uraian	1995	1996	1997	1998	1999
Liabilities	13.014.350	20.088.984	1.104.015	1.942.152	8.875.316
Assets	14.326.297	24.787.959	7.314.434	6.308.993	13.561.198
Debt Ratio	0.91	0.81	0.15	0.31	0.65

Sumber: diolah dari data Laporan Keuangan PT. XYZ, Lampiran Va

Lampiran 2d, Tabel Debt Ratio PT. ABC

(Dalam jutaan Rupiah)

Uraian	1995	1996	1997	1998	1999
Liabilities	65.611.093	66.515.611	63.381.842	94.458.730	210.406.895
Assets	95.845.576	97.095.897	99.613.870	152.131.467	261.230.843
Debt Ratio	0.68	0.69	0.64	0.62	0.81

Sumber: diolah dari data Laporan Keuangan PT. ABC, Lampiran Vb

Lampiran 2e, Tabel Time Interest Earned PT. XYZ

(Dalam jutaan Rupiah)

Uraian	1995	1996	1997	1998	1999
EBIT	(397.305)	2.286.370	2.132.080	(888.715))	467.324
Interest Charge	265.288	849.341	620.631	78.611	53.015
TIE Ratio	(0.06)	2.73	4.28	(9.74)	10.06

Sumber: diolah dari data Laporan Keuangan PT. XYZ, Lampiran Vc

Lampiran 2f, Tabel Time Interest Earned PT. ABC

(Dalam jutaan Rupiah)

Uraian	1995	1996	1997	1998	1999
EBIT	5.472.011	5.024.664	12.724.099	30.105.546	31.686.505
Interest Charge	4.225.898	3.774.344	6.129.971	5.958.169	5.256.277
TIE Ratio	1.29	1.33	2.08	5.05	6.03

Sumber: diolah dari data Laporan Keuangan PT. ABC, Lampiran Vd

Lampiran 3. Profitability Ratio PT. XYZ dan PT. ABC

Lampiran 3a, Tabel Net Profit Margin PT. XYZ

(Dalam jutaan Rupiah)

Uraian	1995	1996	1997	1998	1999
Net Income	(642.182)	1.437.029	1.511.449	(967.356)	414.309
Sales	17.518.118	39.303.417	22727.423	1.547.457	15.364.199
Profit Margin	- 3.65 %	3.66 %	7.0 %	- 62.51 %	2.70 %

Sumber: diolah dari data Laporan Keuangan PT. XYZ, Lampiran Vc

Lampiran 3b, Tabel Net Profit Margin PT. ABC

(Dalam jutaan Rupiah)

Uraian	1995	1996	1997	1998	1999
Net Income	1.246.113	1.250.321	5.651.742	21.440.709	18.732.959
Sales	89.344.911	83.093.998	106.433.583	165.566.518	378.499.718
Profit Margin	1.39%	1.50%	5.31%	12.951%	4.95%

Sumber: diolah dari data Laporan Keuangan PT. ABC, Lampiran Vd

Lampiran 3c, Tabel Assets Turn Over PT. XYZ

(Dalam jutaan Rupiah)

Uraian	1995	1996	1997	1998	1999
Net Sales	17.578.118	39.303.417	22727.423	1.547.457	15.364.199
Total Assets	14.326.297	24.787.959	7.314.439	6.308.993	13.561.198
Assets Turn Over	1.23 x	1.59 x	3.11 x	0.25 x	1.13 x

Sumber: diolah dari data Laporan Keuangan PT. XYZ, Lampiran Va dan Vc

Lampiran 3d, Tabel Assets Turn Over PT. ABC

(Dalam jutaan Rupiah)

Uraian	1995	1996	1997	1998	1999
Net Sales	89.344.911	83.093.998	106.433.583	165.566.518	378.499.718
Total Assets	95.845.576	97.095.897	99.613.870	152.131.467	261.230.843
Assets Turn Over	0.93	0.86	1.07	1.09	1.45

Sumber: diolah dari data Laporan Keuangan PT. ABC, Lampiran Vb dan Vd

Lampiran 3e, Tabel Return On Equity PT. XYZ

(Dalam jutaan Rupiah)

Uraian	1995	1996	1997	1998	1999
Net Profit Margin	(642.182)	1.437.029	1.511.449	(967.356)	414.309
Common Equity	50.000	2.000.000	2.000.000	2.000.000	2.000.000
Return On Equity	(12,84)	0,71	0,75	(0,48)	0,20

Sumber: diolah dari data Laporan Keuangan PT. XYZ, Lampiran Va dan Vc

Lampiran 3e, Tabel Return On Equity PT. ABC

(Dalam jutaan Rupiah)

Uraian	1995	1996	1997	1998	1999
Net Profit Margin	1.246.113	1.250.321	5.651.742	21.440.709	18.732.959
Common Equity	24.400.000	24.400.000	24.400.000	24.400.000	10.000.000
Return On Equity	0.05	0.05	0.23	0.88	1.87

Sumber: diolah dari data Laporan Keuangan PT. ABC, Lampiran Vb dan Vd

Lampiran 3f, Tabel Return On Assets PT. XYZ

(Dalam jutaan Rupiah)

Uraian	1995	1996	1997	1998	1999
Net Income	(642.182)	1.437.029	1.511.449	(967.356)	414.309
Total Assets	14.326.297	24.787.959	7.314.439	6.308.993	13.561.198
Return On Assets	(0,04)	0,05	0,20	(0,15)	0,03

Sumber: diolah dari data Laporan Keuangan PT. XYZ, Lampiran Va dan Vc

Lampiran 3g, Tabel Return On Assets PT. ABC

(Dalam jutaan Rupiah)

Uraian	1995	1996	1997	1998	1999
Net Income	1.246.113	1.250.321	5.651.742	21.440.709	18.732.959
Total Assets	95.845.576	97.095.897	99.613.870	152.131.467	261.230.843
Return On Assets	0.013	0.013	0.057	0.141	0.072

Sumber: diolah dari data Laporan Keuangan PT. ABC, Lampiran Vb dan Vd

Lampiran 3h, Tabel Net Operating Margin PT. XYZ

(Dalam jutaan Rupiah)

Uraian	1995	1996	1997	1998	1999
Net Operating Income	60.830	3.054.498	4.369.529	17.600	1.981.416
Sales	17.578.118	39.303.417	22727.423	1.529.856	15.364.194
Net Operating Margin	0.34 %	7.77 %	19.22 %	1.15 %	12.89 %

Sumber : diolah dari data Laporan Keuangan PT.XYZ, Lampiran Vc

Lampiran 3i, Tabel Net Operating Margin PT. ABC

(Dalam jutaan Rupiah)

Uraian	1995	1996	1997	1998	1999
Net Operating Income	9.866.912	8.900.764	17.252.399	26.389.407	48.188.758
Sales	89.344.911	83.093.998	106.433.583	165.566.518	378.499.718
Net Operating Margin	11.04%	10.71%	16.21%	15.94%	12.73%

Sumber : diolah dari data Laporan Keuangan PT.ABC, Lampiran Vd

Lampiran 4. Activity Ratio PT. XYZ dan PT. ABC

Lampiran 4a, Tabel Inventory Turn Over PT. XYZ

(Dalam jutaan Rupiah)

Uraian	1995	1996	1997	1998	1999
Cost of Goods sold	17.517.287	36.248.918	18357.894	1.529.856	13.382.782
Inventory	8.422.285	12.916.780	1542.049	2.321.319	2.020.443
Inventory Turn Over	2.08	2.80	11.90	0.66	6.62

Sumber: diolah dari data Laporan Keuangan PT. XYZ, Lampiran Va dan Va

Lampiran 4b, Tabel Inventory Turn Over PT. ABC

(Dalam jutaan Rupiah)

Uraian	1995	1996	1997	1998	1999
Cost of Goods sold	79.477.998	74.193.234	89.181.185	139.177.110	330.310.960
Inventory	5.583.611	5.376.553	915.377	12.711.329	5.767.999
Inventory Turn Over	14.23X	13.80X	97.43X	10.95X	57.27

Sumber: diolah dari data Laporan Keuangan PT. ABC, Lampiran Vb dan Vd

Lampiran 4c, Tabel Fixed Assets Turn Over PT. XYZ

(Dalam jutaan Rupiah)

Uraian	1995	1996	1997	1998	1999
Sales	17.578.118	39.303.418	22727.423	1.547.457	15.364.199
Net Fixed Assets	1.501.894	1.951.171	2.226.693	2.180.418	3.375.687
Fixed Assets Turn Over	11.70	20.14	10.20	0.71	4.55

Sumber: diolah dari data Laporan Keuangan PT. XYZ, Lampiran Vc dan Va

Lampiran 4d, Tabel Fixed Assets Turn Over PT. ABC

(Dalam jutaan Rupiah)

Uraian	1995	1996	1997	1998	1999
Sales	89.344.911	83.093.998	106.433.583	165.566.518	378.499.718
Net Fixed Assets	29.136.211	28.128.236	29.873.504	61.025.258	99.105.961
Fixed Assets Turn Over	3.07	2.95	3.56	2.71	3.82

Sumber: diolah dari data Laporan Keuangan PT. ABC, Lampiran Vb dan Vd

Lampiran 5. Laporan Neraca dan Rugi / Laba PT. XYZ dan PT. ABC

Lampiran 5a, Tabel Laporan Neraca PT. XYZ

(Dalam jutaan rupiah)

Pos Keuangan	1995	1996	1997	1998	1999
1. Kas dan Setara Kas	1.119.904	1.070.359	458.509	394.443	767.557
2. Piutang	3.809.016	7.914.942	3.953.882	2.541.253	9.035.672
3. Persediaan + WP	8.422.285	12.916.779	1.542.049	2.321.318	2.020.443
4. Aktiva Lancar	13.351.205	21.902.080	5.954.440	5.257.014	11.823.672
5. Aktiva Tetap	974.655	1.185.879	1.182.456	933.615	1.678.344
6. Aktiva Lain-lain	436	1.700.000	177.544	118.363	59.181
JUMLAH AKTIVA	14.326.297	24.787.959	7.314.440	6.308.992	13.561.197
7. Hutang jk. Pendek	9.919.632	16.801.194	737.532	866.667	6.478.354
8. Hutang jk. Panjang	3.094.718	3.287.790	366.484	1.075.484	2.396.961
Jumlah Hutang	13.014.350	20.088.984	1.104.016	1.942.152	8.875.315
9. Modal	50.000	2.000.000	2.000.000	2.000.000	2.000.000
10. Laba Ditahan	1.261.947	2.698.975	4.210.424	2.366.841	2.685.882
Modal + Laba Ditahan	1.311.947	4.698.975	6.210.424	4.366.841	4.685.882
JUMLAH PASSIVA	14.326.297	24.787.959	7.314.440	6.308.992	13.561.197

Sumber: diolah dari data Laporan Keuangan PT. XYZ.

Lampiran 5b, Tabel Laporan Neraca PT. ABC

(Dalam jutaan rupiah)

Pos Keuangan	1995	1996	1997	1998	1999
1. Kas dan Setara Kas	3.221.270	2.306.980	14.990.394	5.400.398	17.970.133
2. Piutang	22.540.802	25.940.446	18.470.913	42.041.088	135.988.927
3. Persediaan + WP	5.583.611	5.356.553	915.377	8.301.042	5.819.290
4. Aktiva Lancar	31.345.683	33.603.979	34.376.684	55.742.527	159.778.351
5. Aktiva Tetap	29.136.211	28.128.236	29.873.504	61.025.258	99.105.961
6. Aktiva Lain-lain	35.363.682	35.363.692	35.363.682	35.363.682	2.095.281
JUMLAH AKTIVA	95.845.576	97.095.897	99.613.870	152.131.467	261.230.843
7. Hutang jk. Pendek	21.911.093	22.815.611	19.681.842	30.633.730	134.670.707
8. Hutang jk. Panjang	43.700.000	43.700.000	43.700.00	63.825.000	75.736.188
Jumlah Hutang	65.611.093	66.515.611	63.381.842	94.458.730	210.406.895
9. Modal	24.400.000	24.400.000	24.400.000	24.400.000	10.000.000
10. Laba Ditahan	5.834.484	6.180.287	11.832.028	33.272.737	40.823.948
Modal + Laba Ditahan	30.234.484	30.580.287	36.232.028	57.672.737	50.823.948
JUMLAH PASSIVA	95.845.576	97.095.897	99.613.870	152.131.467	261.230.843

Sumber: diolah dari data Laporan Keuangan PT. ABC.

Lampiran 5c, Tabel Laporan Laba / Rugi PT. XYZ

(Dalam jutaan rupiah)

Pos Keuangan	1995	1996	1997	1998	1999
1. Penjualan / Pendapatan	17.578.118	39.303.417	22.727.423	1.547.456	15.364.198
2. Harga pkk. Penjualan	17.517.287	36.248.918	18.357.894	1.529.856	13.382.782
3. Laba kotor	60.830	3.054.498	4.369.529	17.600	1.981.416
4. Biaya Administrasi	662.593	784.170	1.782.472	1.249.174	1.552.659
5. Laba operasional	(601.762)	2.270.328	2.587.056	(1.231.574)	428.758
6. Pendapatan Lain-lain	272.372	50.456	(410.694)	382.819	1.552.659
7. Beban Lain-lain	(47.503)	(38.815)	(44.282)	(39.990)	(56.135)
8. EBIT	(397.305)	2.286.370	2.132.080	(888.715)	467.324
9. Bunga	265.288	849.341	620.631	78.611	53.015
10. Laba / Rugi	(642.182)	1.437.029	1.511.449	(967.356)	414.309

Sumber: diolah dari data Laporan Keuangan PT. XYZ,

Lampiran 5d Tabel Laporan Laba / Rugi PT. ABC

(Dalam jutaan rupiah)

Pos Keuangan	1995	1996	1997	1998	1999
1. Penjualan / Pendapatan	89.344.911	83.093.998	106.433.583	165.566.518	378.499.718
2. Harga pkk. Penjualan	79.477.998	74.193.234	89.181.185	139.177.110	330.310.960
3. Laba kotor	9.866.912	8.900.764	17.252.399	26.389.407	48.188.758
4. Biaya Administrasi	6.108.228	6.183.285	7.174.673	14.036.627	18.781.556
5. Laba operasional	3.758.684	2.717.479	10.077.726	12.352.780	29.407.202
6. Pendapatan Lain-lain	2.421.953	3.270.870	5.429.087	55.197.973	42.419.992
7. Beban Lain-lain	708.626	963.685	2.782.714	37.445.207	40.140.688
8. EBIT	5.472.011	5.024.664	12.724.099	30.105.546	31.686.506
9. Bunga	4.225.898	3.774.344	6.129.971	5.958.164	5.256.277
10. Laba / Rugi	1.246.113	1.250.321	6.594.128	24.147.377	18.732.960

Sumber: diolah dari data Laporan Keuangan PT. ABC.

Lampiran 6. Persentase Pertumbuhan Neraca PT. XYZ dan PT. ABC

Lampiran 6a, Tabel Persentase Pertumbuhan Neraca PT. XYZ

Pos Keuangan	1995	1996	1997	1998	1999
	%	%	%	%	%
1. Kas dan Setara Kas	100	96	41	35	69
2. Piutang	100	208	104	67	67
3. Persediaan	100	153	18	28	24
4. Aktiva Lancar	100	164	40	39	89
5. Aktiva Tetap	100	122	121	96	172
6. Aktiva Lain-lain	100	3.89	40.74	27.147	13.573
JUMLAH AKTIVA	100	173	51	44	95
7. Hutang Jangka Pendek	100	169	7	9	65
8. Hutang Jangka Panjang	100	106	12	35	77
Jumlah Hutang	100	154	8	15	68
9. Modal	100	4000	4000	4000	4000
10. Laba Ditahan	100	214	334	188	213
11. Modal + Laba Ditahan	100	358	473	333	357
JUMLAH PASSIVA	100	173	51	44	95

Sumber: diolah dari data Laporan Keuangan PT. XYZ, Lampiran Va

Lampiran 6b, Tabel Persentase Pertumbuhan Neraca PT. ABC

Pos Keuangan	1995	1996	1997	1998	1999
	%	%	%	%	%
1. Kas dan Setara Kas	100	77	465	168	558
2. Piutang	100	115	90	187	603
3. Persediaan	100	96	16	149	104
4. Aktiva Lancar	100	107	110	178	510
5. Aktiva Tetap	100	97	103	209	340
6. Aktiva Lain-lain	100	100	100	100	34
JUMLAH AKTIVA	100	101	104	159	273
7. Hutang Jangka Pendek	100	104	90	140	615
8. Hutang Jangka Panjang	100	100	100	146	173
Jumlah Hutang	100	101	97	144	321
9. Modal	100	100	100	100	41
10. Laba Ditahan	100	106	203	570	670
11. Modal + Laba Ditahan	100	101	120	191	168
JUMLAH PASSIVA	100	101	104	159	273

Sumber: diolah dari data Laporan Keuangan PT. ABC, Lampiran Vb

Lampiran 6c, Tabel Persentase Pertumbuhan Laba / Rugi PT. XYZ

Pos Keuangan	1995	1996	1997	1998	1999
	%	%	%	%	%
1. Penjualan / Pendapatan	100	224	129	9	87
2. Harga pokok Proyek	100	207	105	9	76
3. Laba kotor	100	5,021	7,183	28,93	3,257
4. Biaya Administrasi	100	118	269	(189)	234
5. Laba operasional	100	166,856	198,529	(183,33)	17,600
6. Pendapatan Lain-lain	100	19	(160)	141	151
7. Beban Lain-lain	100	82	93	84	118
8. EBIT	100	190,507	175,518	126,56	9,043
9. Bunga	100	320	234	30	20
10. Laba / Rugi	100	79,485	86,926	160,95	22,787

Sumber: diolah dari data Laporan Keuangan PT. XYZ, Lampiran Vc

Lampiran 6d, Tabel Persentase Pertumbuhan Laba / Rugi PT. ABC

Pos Keuangan	1995	1996	1997	1998	1999
	%	%	%	%	%
1. Penjualan / Pendapatan	100	93	119	185	424
2. Harga pokok Proyek	100	93	112	175	416
3. Laba kotor	100	90	175	267	488
4. Biaya Administrasi	100	101	117	230	307
5. Laba operasional	100	72	268	329	782
6. Pendapatan Lain-lain	100	135	224	2,279	1.751
7. Beban Lain-lain	100	136	393	5.284	5.665
8. EBIT	100	92	233	550	579
9. Bunga	100	89	145	141	124
10. Laba / Rugi	100	100	529	1.938	1.503

Sumber: diolah dari data Laporan Keuangan PT. ABC, Lampiran Vd

Lampiran 7. Hasil Perhitungan Rasio PT. XYZ dan PT. ABC

Lampiran 7a, Tabel Hasil Perhitungan Rasio PT. XYZ

No	Uraian	1995	1996	1997	1998	1999
1	Liquidity Ratio:					
a	Current Ratio	1.32	1.29	7.80	6.05	1.82
b	Quick Ratio	0.47	0.52	5.56	3.38	1.51
c	Current Ratio on Total Liabilities	1.00	1.08	5.17	2.70	1.33
2	Solvability Ratio:					
a	Debt To Equity Ratio	9.92	4.28	0.18	0.44	1.89
b	Debt Ratio	0.91	0.81	0.15	0.31	0.65
c	Time Interest Earned Ratio	(0.06)	2.73	4.28	(9.74)	10.06
3	Provitability Ratio:					
a	Net Profit Margin	(3.65%)	3.66%	7.0%	(62.51)	2.70%
b	Assets Turn Over	1.23	1.59	3.11	0.25	1.13
c	Return On Equity	(12.84)	0.71	0.75	(0.48)	0.20
d	Return On Equity	(0.04)	0.05	0.20	(0.15)	0.03
e	Net Operating Margin	0.34%	7.77%	19.22%	1.15%	12.89%
4	Activity Ratio / Efisiensi					
a	Inventory Turn Over	2.08	2.80	11.90	0.66	6.62
b	Fixed Assets Turn Over	11.70	20.14	10.20	0.71	4.55

Sumber: diolah dari Laporan Keuangan PT.XYZ lampiran Va & Vc

Lampiran 7a, Tabel Hasil Perhitungan Rasio PT. ABC

No	Uraian	1995	1996	1997	1998	1999
1	Liquidity Ratio:					
a	Current Ratio	1.43	1.47	1.75	1.82	1.19
b	Quick Ratio	1.18	1.24	1.70	1.40	1.14
c	Current Ratio on Total Liabilities	0.48	0.50	0.54	0.59	0.76
2	Solvability Ratio:					
a	Debt To Equity Ratio	2.17	2.18	1.75	1.64	4.14
b	Debt Ratio	0.68	0.69	0.64	0.62	0.81
c	Time Interest Earned Ratio	1.29	1.33	2.08	5.05	6.03
3	Provitability Ratio:					
a	Net Profit Margin	1.39%	1.50%	5.31%	12.95%	4.95%
b	Assets Turn Over	0.93	0.86	1.07	1.09	1.45
c	Return on Equity	0.05	0.05	0.23	0.88	1.87
d	Return On Equity	0.013	0.013	0.057	0.141	0.072
e	Net Operating Margin	11.04%	10.71%	16.21%	15.94%	12.73%
4	Activity Ratio / Efisiensi					
a	Inventory Turn Over	14.23	13.80	97.43	10.95	57.27
b	Fixed Assets Turn Over	3.07	2.95	3.56	2.71	3.82

Sumber: diolah dari Laporan Keuangan PT. ABC lampiran Vb & Vd

Lampiran 8. Tabel Perbandingan Analisa Kebangkrutan PT. ABC

Lampiran 8a. Tabel Perbandingan Modal Kerja dengan Total Assets

Dalam Jutaan Rupiah

Tahun	1995	1996	1997	1998	1999
Working Capital	9.434.590	10.788.369	14.694.842	25.108.797	25.107.644
Total Assets	95.845.576	97.095.897	99.613.870	152.131.467	261.230.843
X_1	0.098	0.111	0.148	0.165	0.096
Ratio 6,56	0.64	0.73	0.97	1.08	0.63

$X_1 = \text{Working Capital} / \text{total assets}$

Sumber: Laporan Keuangan PT. ABC, Lampiran Vb

Lampiran 8b. Tabel Perbandingan Laba Ditahan dengan Total Asset

Dalam Jutaan Rupiah

Tahun	1995	1996	1997	1998	1999
RE	1.246.113	1.250.321	5.651.742	21.440.709	18.732.959
Total Assets	95.845.576	97.095.897	99.613.870	152.131.467	261.230.843
X_2	0.013	0.013	0.057	0.140	0.072
Ratio 3,26	0.04	0.04	0.19	0.46	0.23

$X_2 = \text{Retain Earned} / \text{Total Assets}$

Sumber: Laporan Keuangan PT. ABC, Lampiran Vb dan Vd

Lampiran 8c. Tabel Perbandingan Laba Sebelum Pajak dan Bunga dengan Total Assets

Dalam Jutaan Rupiah

Tahun	1995	1996	1997	1998	1999
Ebit	5.472.011	5.024.664	12.724.099	30.105.546	31.686.525
Total Assets	95.845.576	97.095.897	99.613.870	152.131.467	261.230.843
X_3	0.057	0.052	0.128	0.198	0.121
Ratio 6,72	0.38	0.35	0.86	1.33	0.81

$X_3 = \text{Ebit} / \text{Total Assets}$

Sumber: Laporan Keuangan PT. ABC, Lampiran Vb dan Vd

Lampiran 8d, Tabel Perbandingan Laba Ditahan dan Modal dengan Total Hutang

Dalam Jutaan Rupiah

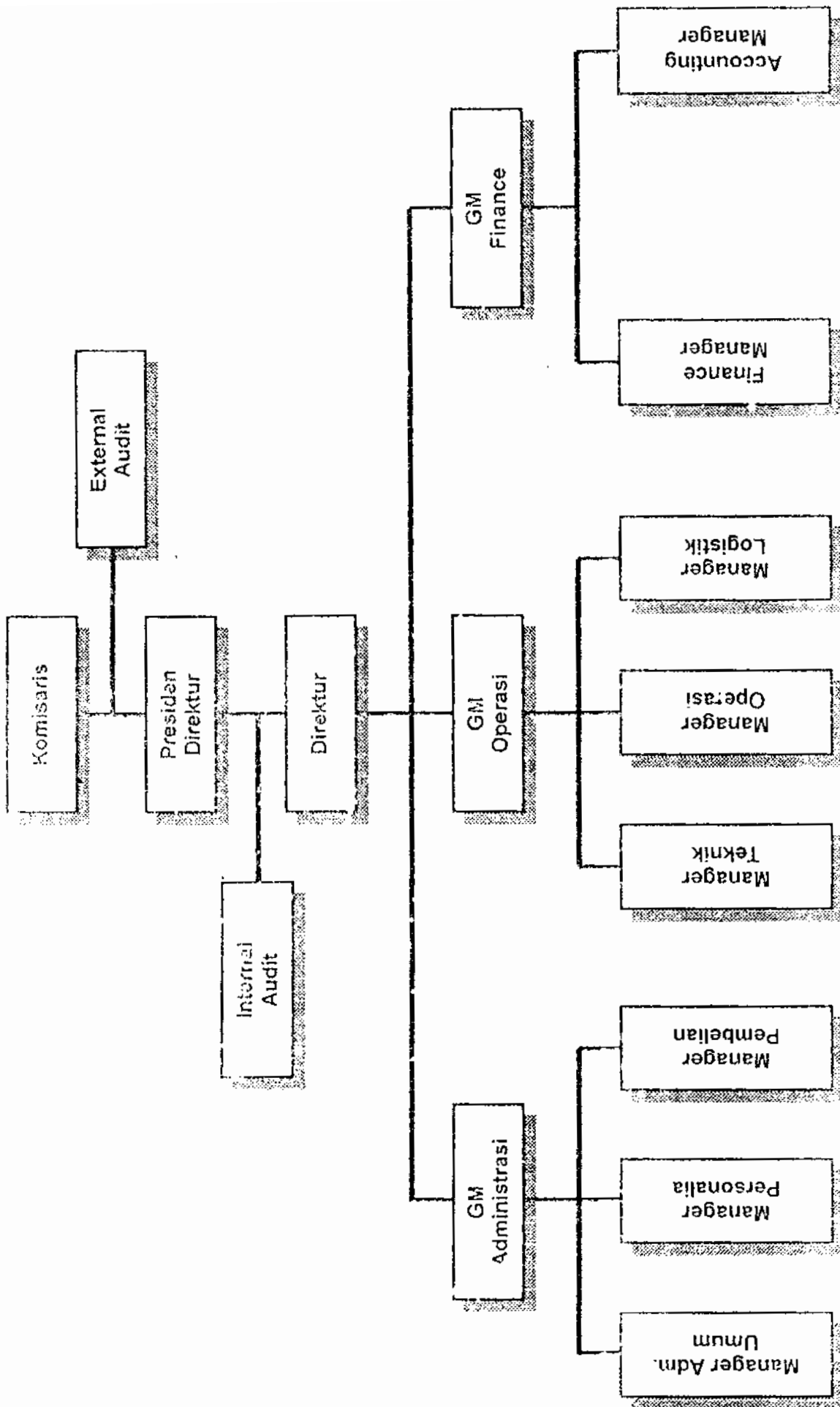
Tahun	1995	1996	1997	1998	1999
Worked Value of Equity	30.243.576	30.580.287	36.232.028	57.672.707	50.823.948
Books Value of Ttl Debt	65.611.093	66.515.611	63.381.842	94.458.730	210.406.895
X_1	0.460	0.459	0.572	0.611	0.242
Ratio 1,05	0.48	0.48	0.60	0.64	0.25

$$X_1 = \text{Worked Value of Equity} / \text{Books Value of Debet Total}$$

Sumber: Laporan Keuangan PT. ABC, Lampiran Vb

Lampiran 8e, Tabel Penjumlahan $X_1 - X_2$

Tahun	1995	1996	1997	1998	1999
Z score	1.54	1.6	2.62	3.51	1.92
Kriteria	Kurang sehat	Kurang sehat	Sehat	Sehat	Kurang sehat



Gambar 2. Struktur Organisasi PT. XYZ