

Lampiran 1. Data Perusahaan yang dijadikan Sampel

NO	Kode	Perusahaan	2011	2012	2013
1	AGRO	BRI AGRO	√	√	√
2	BABP	BANK ICB BUMIPUTERA	√	√	√
3	BACA	BANK CAPITAL INDONESIA	√	√	√
4	BBKP	BANK BUKOPIN	√	√	√
5	BBNI	BANK NEGARA INDONESIA	√	√	√
6	BBNP	BANK NUSANTARA PARAHYANGAN	√	√	√
7	BBRI	BANK RAKYAT INDONESIA	√	√	√
8	BBTN	BANK TABUNGAN NEGARA	√	√	√
9	BCIC	MUTIARA BANK	√	√	√
10	BAEK	BANK EKONOMI	√	√	√
11	BEKS	BANK PUNDI	√	√	√
12	BJBR	BANK BPD JAWA BARAT & BANTEN	√	√	√
13	BJTM	BANK JATIM	√	√	√
14	BKSW	BANK QNB KESAWAN	√	√	√
15	BMRI	BANK MANDIRI	√	√	√
16	BNBA	BANK BUMI ARTA	√	√	√
17	BNGA	BANK CIMB NIAGA	√	√	√
18	BNII	BANK INTERNASIONAL INDONESIA	√	√	√
19	BNLI	BANK PERMATA	√	√	√
20	BSIM	BANK SINARMAS	√	√	√
21	BSWD	BANK OF INDIA INDONESIA	√	√	√
22	BTPN	BANK BTPN	√	√	√
23	BVIC	BANK VICTORIA	√	√	√
24	INPC	BANK ARTHA GRAHA	√	√	√
25	MAYA	BANK MAYAPADA	√	√	√
26	MCOR	BANK WINDU	√	√	√
27	NISP	BANK OCBC NISP	√	√	√
28	SDRA	BANK SAUDARA	√	√	√
29	MEGA	BANK MEGA	√	√	√
30	PNBN	BANK PAN INDONESIA	√	√	√
31	BDMN	BANK DANAMAON INDONESIA	√	√	√
32	BBCA	BANK CENTRAL ASIA	√	√	√

Total populasi perusahaan perbankan 2011-2013 berjumlah 96 Perusahaan

Lampiran 2. Data Perhitungan Variabel

DER			IPL			Operating Leverage					
NO	Kode	Perusahaan	2011	2012	2013	2011	2012	2013	2011	2012	2013
1	AGRO	BRI AGRO	0.9001	0.9079	0.8367	0	0	1	0.1350	0.1626	0.1702
2	BABP	BANK ICB BUMIPUTERA	0.8176	0.8246	0.7928	0	0	0	0.1734	0.2529	0.1239
3	BACA	BANK CAPITAL INDONESIA	0.852	0.8601	0.8421	1	0	1	0.2394	0.2458	0.6934
4	BBKP	BANK BUKOPIN	0.9235	0.9239	0.9235	1	1	1	0.2036	0.2030	0.2006
5	BBNI	BANK NEGARA INDONESIA	0.8735	0.8694	0.8767	0	1	1	0.4264	0.4224	0.4312
6	BBNP	BANK NUSANTARA PARAHYANGAN	0.9112	0.8195	0.8946	0	0	0	0.1498	0.1565	0.2325
7	BBRI	BANK RAKYAT INDONESIA	0.894	0.7547	0.8733	0	0	1	0.3894	0.4810	0.4694
8	BBTN	BANK TABUNGAN NEGARA	0.9179	0.908	0.9119	0	1	0	0.2014	0.2112	0.1986
9	BCIC	MUTIARA BANK	0.8623	0.8326	0.8624	0	1	1	0.2212	0.2028	0.2126
10	BAEK	BANK EKONOMI	0.9227	0.9149	0.9203	0	1	1	0.3287	0.3428	0.3853
11	BEKS	BANK PUNDI	0.8613	0.8493	0.8621	0	1	1	0.2231	0.2032	0.2412
12	BJBR	BANK BPD JAWA BARAT & BANTEN	0.8611	0.8725	0.8812	1	1	1	0.1321	0.1512	0.1182
13	BJTM	BANK JATIM	0.8967	0.9028	0.9128	1	1	1	0.4522	0.4377	0.4212
14	BKSW	BANK QNB KESAWAN	0.8519	0.8525	0.8619	1	1	1	0.3295	0.3125	0.3292
15	BMRI	BANK MANDIRI	0.8688	0.8115	0.827	0	0	0	0.4013	0.3140	0.3037
16	BNBA	BANK BUMI ARTA	0.7516	0.8142	0.863	1	0	0	0.0528	0.1023	0.0100
17	BNGA	BANK CIMB NIAGA	0.8683	0.8913	0.8472	1	0	0	0.2130	0.1156	0.1223
18	BNII	BANK INTERNASIONAL INDONESIA	0.8865	0.8808	0.8789	1	1	1	0.4376	0.4819	0.4792
19	BNLI	BANK PERMATA	0.8394	0.85	0.8605	1	0	1	0.2191	0.2326	0.2010
20	BSIM	BANK SINARMAS	0.8899	0.8853	0.8817	0	0	0	0.5541	0.5960	0.5762
21	BSWD	BANK OF INDIA INDONESIA	0.9162	0.9165	0.9117	1	0	0	0.2337	0.3191	0.3765
22	BTPN	BANK BTPN	0.8492	0.8412	0.9413	0	0	0	0.3215	0.3322	0.3542
23	BVIC	BANK VICTORIA	0.0777	0.1205	0.1579	1	1	1	0.3031	0.3659	0.3462
24	INPC	BANK ARTHA GRAHA	0.7821	0.8211	0.8298	0	0	1	0.1433	0.1512	0.1645
25	MAYA	BANK MAYAPADA	0.1204	0.1309	0.1422	1	1	1	0.3847	0.4094	0.4070
26	MCOR	BANK WINDU	0.8973	0.8976	0.9142	1	0	1	0.2812	0.2261	0.2062
27	NISP	BANK OCBC NISP	0.8829	0.8866	0.9022	1	1	0	0.2613	0.2699	0.2712
28	SDRA	BANK SAUDARA	0.8715	0.8925	0.8996	1	0	1	0.1818	0.2246	0.2260
29	MEGA	BANK MEGA	0.9136	0.8837	0.8692	1	0	0	0.0987	0.2141	0.1829
30	PNBN	BANK PAN INDONESIA	0.8899	0.8869	0.8616	0	0	0	0.4460	0.4763	0.4873
31	BDMN	BANK DANAMAON INDONESIA	0.907	0.9294	0.9298	1	0	0	0.3513	0.3585	0.3626
32	BBCA	BANK CENTRAL ASIA	0.9348	0.904	0.8819	0	0	0	0.4143	0.4668	0.2015

Lampiran 3. Hasil Perhitungan Penelitian menggunakan SPSS 21

Descriptive Statistics

	N	Minimum	Maximum	Mean	Std. Deviation
IPL	96	0	1	.50	.503
DER	96	.0777	.9413	.827933	.1863830
OL	96	.0100	.6934	.288044	.1312461
Valid N (listwise)	96				

Case Processing Summary

Unweighted Cases ^a		N	Percent
	Included in Analysis	96	100.0
Selected Cases	Missing Cases	0	.0
	Total	96	100.0
Unselected Cases		0	.0
Total		96	100.0

a. If weight is in effect, see classification table for the total number of cases.

Dependent Variable Encoding

Original Value	Internal Value
0	0
1	1

Classification Table^{a,b}

Observed		Predicted		
		IPL		Percentage Correct
		0	1	
Step 0	IPL 0	0	48	.0
	IPL 1	0	48	100.0
Overall Percentage				50.0

a. Constant is included in the model.

b. The cut value is .500

Variables in the Equation

	B	S.E.	Wald	df	Sig.	Exp(B)
Step 0 Constant	.000	.204	.000	1	1.000	1.000

Variables not in the Equation

	Score	df	Sig.
Step 0 Variables DER	5.563	1	.018
OL	.172	1	.678
Overall Statistics	5.584	2	.061

Block 1: Method = Enter

Omnibus Tests of Model Coefficients

	Chi-square	df	Sig.
Step 1 Step	6.707	2	.035
Block	6.707	2	.035
Model	6.707	2	.035

Model Summary

Step	-2 Log likelihood	Cox & Snell R Square	Nagelkerke R Square
1	126.378 ^a	.067	.090

a. Estimation terminated at iteration number 5 because parameter estimates changed by less than .001.

Hosmer and Lemeshow Test

Step	Chi-square	Df	Sig.
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1	6.506	8	.591
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Contingency Table for Hosmer and Lemeshow Test

	IPL = 0		IPL = 1		Total
	Observed	Expected	Observed	Expected	
1	6	5.817	4	4.183	10
2	5	5.705	5	4.295	10
3	6	5.565	4	4.435	10
4	5	5.429	5	4.571	10
5	5	5.307	5	4.693	10
6	4	5.202	6	4.798	10
7	4	5.120	6	4.880	10
8	5	4.958	5	5.042	10
9	8	4.587	2	5.413	10
10	0	.311	6	5.689	6

Classification Table^a

Observed		Predicted		
		IPL		Percentage Correct
		0	1	
Step 1	IPL 0	37	11	77.1
	IPL 1	37	11	22.9
Overall Percentage				50.0

a. The cut value is .500

Variables in the Equation

	B	S.E.	Wald	df	Sig.	Exp(B)
DER	-4.005	2.262	3.136	1	.047	.018
Step 1 ^a OL	.321	1.589	.041	1	.840	1.378
Constant	-3.293	2.011	2.680	1	.102	26.914

a. Variable(s) entered on step 1: DER, OL.