

LAMPIRAN

Lampiran 1
Klasifikasi ROA

Tahun	Keterangan	Kode	ROA	1 = Perataan Laba 0 = Bukan Perataan Laba
2012	Nilai ROA diatas rata-rata	BJBR	1,6845	0
		BNLI	2,0380	1
		MEGA	2,1120	1
		BBNI	2,1147	1
		BSWD	2,1646	1
		BMRI	2,5241	0
		PNBN	2,5312	0
		BDMN	2,6427	1
		BBCA	2,6453	0
		BTPN	3,3498	0
		BBRI	3,3895	1
		BJTM	3,4891	0
		BNBA	3,6396	0
	Nilai ROA dibawah rata-rata	BNGA	0,1012	1
		INPC	0,6486	0
		BAEK	0,7556	1
		AGRO	0,8174	1
		BACA	0,8421	1
		BBNP	1,0403	1
		BNII	1,0461	0
		NISP	1,1567	1
		BBTN	1,2206	1
		BBKP	1,2707	1
		BVIC	1,4323	1
		MCOR	1,4485	0
		BSIM	1,5041	0
		MAYA	1,5337	1
		SDRA	1,5594	1
2013	Nilai ROA diatas rata-rata	BJBR	1,9397	0
		BNGA	1,9629	1
		BDMN	2,2576	1
		BSWD	2,2629	1
		BBNI	2,3426	0
		BJTM	2,4944	0

		BMRI	2,5685	1
		BBCA	2,8725	0
		BTPN	3,0592	1
		BBRI	3,4102	1
	Nilai ROA dibawah rata-rata	MEGA	0,7894	1
		BAEK	0,8391	1
		BACA	0,9872	0
		MCOR	0,9891	0
		AGRO	1,0234	0
		BNLI	1,0407	0
		BBNP	1,0538	0
		INPC	1,0663	0
		BNII	1,1173	0
		NISP	1,1717	1
		BBTN	1,1909	1
		BSIM	1,2672	0
		BVIC	1,2761	1
		BBKP	1,3456	1
		BNBA	1,3891	0
		PNBN	1,4961	1
		SDRA	1,5025	1
		MAYA	1,6046	0
2014	Nilai ROA diatas rata-rata	BNGA	2,0052	1
		BMRI	2,4157	0
		BTPN	2,4916	0
		BBNI	2,5996	1
		BNLI	2,8562	0
		BBCA	2,9889	1
		BBRI	3,0243	1
		BAEK	4,2222	1
		BJTM	4,4714	0
	Nilai ROA dibawah rata-rata	BSWD	0,0420	1
		INPC	0,4715	0
		BVIC	0,4947	1
		BNII	0,4970	0
		MCOR	0,5412	0
		BSIM	0,7288	0
		BBTN	0,7716	1
		BACA	0,8056	0

		SDRA	0,8402	1
		MEGA	0,8991	1
		BBKP	0,9194	1
		AGRO	0,9710	1
		BNBA	1,0053	0
		BBNP	1,0195	0
		MAYA	1,2041	0
		NISP	1,2918	1
		BDMN	1,3707	1
		BJBR	1,4769	0
		PNBN	1,4965	1

Lampiran 2
Klasifikasi DER

Tahun	Keterangan	Kode	DER	1 = Perataan Laba 0 = Bukan Perataan Laba
2012	Nilai DER diatas rata-rata	MCOR	7,5954	0
		BACA	7,6140	1
		BNGA	7,7150	1
		NISP	7,8412	1
		MAYA	8,3006	1
		BAEK	8,4537	1
		BVIC	8,7692	1
		MEGA	9,4137	1
		BNLI	9,5477	1
		INPC	9,6119	0
		AGRO	9,8628	0
		BBTN	9,8717	1
		BJBR	10,2790	0
		BNII	10,9755	0
		BBNP	11,4190	1
		BBKP	12,1465	1
		SDRA	13,1685	1
	Nilai DER dibawah rata-rata	BBCA	0,0198	0
		PNBN	0,7448	0
		BJTM	4,3056	0
		BDMN	4,4220	1
		BNBA	5,6669	0
		BSWD	5,7976	1
		BTPN	6,5746	0
		BBNI	6,6577	1
		BMRI	6,8574	0
		BSIM	7,2996	0
		BBRI	7,4976	1
2013	Nilai DER diatas rata-rata	BBNP	8,4886	0
		BAEK	8,6926	1
		MAYA	8,9554	0
		BJBR	9,0644	0
		MEGA	9,8647	1

		BBKP	10,1787	1
		BNII	10,3267	0
		BBTN	10,3501	1
		BNLI	10,7391	0
		BVIC	10,7753	1
		SDRA	13,2446	1
	Nilai DER dibawah rata-rata	BBCA	0,0226	0
		BJTM	4,7787	0
		BDMN	4,8390	1
		AGRO	5,1226	0
		BSIM	5,3347	0
		BTPN	5,8994	1
		BNBA	6,1681	0
		NISP	6,2259	1
		MCOR	6,6467	0
		BMRI	6,7207	1
		BACA	6,8766	0
		BBRI	6,8937	1
		BSWD	6,9174	1
		BBNI	7,1088	0
		INPC	7,1126	0
		PNBN	7,2199	1
		BNGA	7,4548	1
2014	Nilai DER diatas rata-rata	BNBA	7,5618	0
		INPC	7,6248	0
		BSWD	8,2745	1
		BACA	8,4969	0
		MEGA	8,5804	1
		BNII	8,7828	0
		BAEK	8,8331	1
		BJBR	9,0187	0
		BNLI	9,8426	0
		BBKP	10,5886	1
		BBTN	10,8443	1
		MAYA	11,6825	0
	Nilai DER dibawah rata-rata	BVIC	0,6651	1
		SDRA	3,2089	1
		BDMN	4,9274	1
		BTPN	5,0371	0

		BJTM	5,2873	0
		BBNI	5,5906	1
		BSIM	5,7267	0
		NISP	5,9177	1
		AGRO	6,0631	1
		BBCA	6,0645	1
		PNBN	6,4297	1
		BMRI	6,6481	0
		MCOR	7,0069	0
		BNGA	7,1962	1
		BBRI	7,2052	1
		BBNP	7,3199	0

Lampiran 3
Klasifikasi Ukuran Perusahaan

Tahun	Keterangan	Kode	TA	LnTA	1 = Perataan Laba 0 = Bukan Perataan Laba
2012	Nilai Ukuran Perusahaan diatas rata-rata	BTPN	59.077.911.000.000	31,7099	0
		MEGA	65.219.108.000.000	31,8088	1
		BBKP	65.689.830.000.000	31,8160	1
		BJBR	70.840.878.000.000	31,8915	0
		NISP	79.141.737.000.000	32,0023	1
		BBTN	111.748.593.000.000	32,3473	1
		BNII	115.772.908.000.000	32,3827	0
		BNLI	131.798.595.000.000	32,5123	1
		PNBN	148.792.615.000.000	32,6336	0
		BDMN	155.791.308.000.000	32,6795	1
		BNGA	197.412.481.000.000	32,9163	1
		BBNI	333.303.506.000.000	33,4401	1
		BBCA	442.994.197.000.000	33,7246	0
		BBRI	551.336.790.000.000	33,9434	1
		BMRI	635.618.708.000.000	34,0856	0
	Nilai Ukuran Perusahaan dibawah rata-rata	BSWD	2.540.740.993.910	28,5635	1
		BNBA	3.483.516.588.857	28,8791	0
		AGRO	4.040.140.235.000	29,0273	0
		BACA	5.666.177.000.000	29,3655	1
		MCOR	6.495.246.000.000	29,5021	0
		SDRA	7.621.309.000.000	29,6620	1
		BBNP	8.212.208.488.000	29,7366	1
		BVIC	14.352.840.454.000	30,2950	1
		BSIM	15.151.892.000.000	30,3491	0
		MAYA	17.166.551.873.000	30,4740	1
		INPC	20.558.770.000.000	30,6543	0
		BAEK	25.365.299.000.000	30,8644	1
		BJTM	29.112.193.000.000	31,0022	0
2013	Nilai Ukuran Perusahaan diatas rata-rata	MEGA	66.475.698.000.000	31,8279	1
		BBKP	69.457.663.000.000	31,8717	1
		BTPN	69.661.464.000.000	31,8747	1
		BJBR	70.958.233.000.000	31,8931	0
		NISP	97.524.537.000.000	32,2111	1
		BBTN	131.169.730.000.000	32,5075	1
		BNII	140.546.751.000.000	32,5766	0
		PNBN	164.055.578.000.000	32,7312	1
		BNLI	165.833.922.000.000	32,7420	0

		BDMN	184.237.348.000.000	32,8472	1
		BNGA	218.866.409.000.000	33,0195	1
		BBNI	386.654.815.000.000	33,5886	0
		BBCA	496.304.573.000.000	33,8382	0
		BBRI	626.182.926.000.000	34,0707	1
		BMRI	733.099.762.000.000	34,2283	1
	Nilai Ukuran Perusahaan dibawah rata-rata	BSWD	3.601.335.866.618	28,9123	1
		BNBA	4.045.672.277.612	29,0287	0
		AGRO	5.124.070.015.000	29,2650	0
		BACA	7.139.276.000.000	29,5966	0
		MCOR	7.917.214.000.000	29,7001	0
		SDRA	8.230.842.000.000	29,7389	1
		BBNP	9.985.735.803.000	29,9322	0
		BSIM	17.447.455.000.000	30,4902	0
		BVIC	19.153.130.889.000	30,5835	1
		INPC	21.188.582.000.000	30,6845	0
		MAYA	24.015.571.540.000	30,8097	0
		BAEK	28.750.162.000.000	30,9897	1
		BJTM	33.046.537.000.000	31,1289	0
		2014	Nilai Ukuran Perusahaan diatas rata- rata	MEGA	66.647.891.000.000
BTPN	75.014.737.000.000			31,9487	0
BJBR	75.836.537.000.000			31,9596	0
BBKP	79.051.268.000.000			32,0011	1
NISP	103.123.179.000.000			32,2669	1
BNII	143.318.466.000.000			32,5961	0
BBTN	144.575.961.000.000			32,6048	1
PNBN	172.581.667.000.000			32,7819	1
BNLI	185.349.861.000.000			32,8533	0
BDMN	195.708.593.000.000			32,9076	1
BNGA	233.162.423.000.000			33,0828	1
BBNI	416.573.708.000.000			33,6631	1
BBCA	552.423.892.000.000			33,9453	1
BBRI	801.955.021.000.000			34,3181	1
BMRI	855.039.673.000.000		34,3822	0	
Nilai Ukuran Perusahaan dibawah rata-rata	BNBA		5.155.422.644.599	29,2711	0
	BSWD		5.199.184.618.629	29,2795	1
	AGRO		6.385.191.484.000	29,4850	1
	BACA		9.251.776.000.000	29,8558	0
	BBNP		9.468.873.488.000	29,8790	0
	MCOR		9.769.591.000.000	29,9103	0
	SDRA		16.432.776.000.000	30,4303	1
	BSIM		21.259.549.000.000	30,6878	0
	BVIC		21.364.882.284.000	30,6928	1
	INPC		23.453.347.000.000	30,7860	0

		BAEK	29.726.856.000.000	31,0231	1
		MAYA	36.173.590.792.000	31,2194	0
		BJTM	37.998.046.000.000	31,2686	0

Lampiran 4

Daftar Sampel Perusahaan Perbankan Periode 2012-2014

No	Kode	Nama Perusahaan
1	AGRO	Bank Rakyat Indonesia Agro Niaga Tbk.
2	BACA	Bank Capital Indonesia Tbk.
3	BAEK	Bank Ekonomi Raharja Tbk.
4	BBCA	Bank Central Asia Tbk.
5	BBKP	Bank Bukopin Tbk.
6	BBNI	Bank Negara Indonesia (Persero) Tbk.
7	BBNP	Bank Nusantara Parahyangan Tbk.
8	BBRI	Bank Rakyat Indonesia (Persero) Tbk.
9	BBTN	Bank Tabungan Negara (Persero) Tbk.
10	BDMN	Bank Danamon Indonesia Tbk.
11	BJBR	Bank Jabar Banten Tbk.
12	BJTM	Bank Pembangunan Daerah Jawa Timur Tbk.
13	BMRI	Bank Mandiri (Persero) Tbk.
14	BNBA	Bank Bumi Arta Tbk.
15	BNGA	Bank CIMB Niaga Tbk.
16	BNII	Bank Maybank Indonesia Tbk.
17	BNLI	Bank Permata Tbk.
18	BSIM	Bank Sinar Mas Tbk.
19	BSWD	Bank of India Indonesia Tbk.
20	BTPN	Bank Tabungan Pensiunan Nasional Tbk.
21	BVIC	Bank Victoria International Tbk.
22	INPC	Bank Artha Graha International Tbk.
23	MAYA	Bank Mayapada International Tbk.
24	MCOR	Bank Windu Kentjana International Tbk.
25	MEGA	Bank Mega Tbk.
26	NISP	Bank OCBC NISP Tbk.
27	PNBN	Bank Pan Indonesia Syariah Tbk.
28	SDRA	Bank Woori Saudara Indonesia 1906 Tbk.

Lampiran 5

Hasil Perhitungan ROA, DER dan Ukuran Perusahaan

Tahun	Kode	ROA	DER	UP
2012	AGRO	0,8174	9,8628	29,0273
	BACA	0,8421	7,6140	29,3655
	BAEK	0,7556	8,4537	30,8644
	BBCA	2,6453	0,0198	33,7246
	BBKP	1,2707	12,1465	31,8160
	BBNI	2,1147	6,6577	33,4401
	BBNP	1,0403	11,4190	29,7366
	BBRI	3,3895	7,4976	33,9434
	BBTN	1,2206	9,8717	32,3473
	BDMN	2,6427	4,4220	32,6795
	BJBR	1,6845	10,2790	31,8915
	BJTM	3,4891	4,3056	31,0022
	BMRI	2,5241	6,8574	34,0856
	BNBA	3,6396	5,6669	28,8791
	BNGA	0,1012	7,7150	32,9163
	BNII	1,0461	10,9755	32,3827
	BNLI	2,0380	9,5477	32,5123
	BSIM	1,5041	7,2996	30,3491
	BSWD	2,1646	5,7976	28,5635
	BTPN	3,3498	6,5746	31,7099
	BVIC	1,4323	8,7692	30,2950
	INPC	0,6486	9,6119	30,6543
	MAYA	1,5337	8,3006	30,4740
	MCOR	1,4485	7,5954	29,5021
	MEGA	2,1120	9,4137	31,8088
	NISP	1,1567	7,8412	32,0023
	PNBN	2,5312	0,7448	32,6336
	SDRA	1,5594	13,1685	29,6620
2013	AGRO	1,0234	5,1226	29,2650
	BACA	0,9872	6,8766	29,5966
	BAEK	0,8391	8,6926	30,9897
	BBCA	2,8725	0,0226	33,8382
	BBKP	1,3456	10,1787	31,8717
	BBNI	2,3426	7,1088	33,5886
	BBNP	1,0538	8,4886	29,9322

	BBRI	3,4102	6,8937	34,0707
	BBTN	1,1909	10,3501	32,5075
	BDMN	2,2576	4,8390	32,8472
	BJBR	1,9397	9,0644	31,8931
	BJTM	2,4944	4,7787	31,1289
	BMRI	2,5685	6,7207	34,2283
	BNBA	1,3891	6,1681	29,0287
	BNGA	1,9629	7,4548	33,0195
	BNII	1,1173	10,3267	32,5766
	BNLI	1,0407	10,7391	32,7420
	BSIM	1,2672	5,3347	30,4902
	BSWD	2,2629	6,9174	28,9123
	BTPN	3,0592	5,8994	31,8747
	BVIC	1,2761	10,7753	30,5835
	INPC	1,0663	7,1126	30,6845
	MAYA	1,6046	8,9554	30,8097
	MCOR	0,9891	6,6467	29,7001
	MEGA	0,7894	9,8647	31,8279
	NISP	1,1717	6,2259	32,2111
	PNBN	1,4961	7,2199	32,7312
	SDRA	1,5025	13,2446	29,7389
2014	AGRO	0,9710	6,0631	29,4850
	BACA	0,8056	8,4969	29,8558
	BAEK	4,2222	8,8331	31,0231
	BBCA	2,9889	6,0645	33,9453
	BBKP	0,9194	10,5886	32,0011
	BBNI	2,5996	5,5906	33,6631
	BBNP	1,0195	7,3199	29,8790
	BBRI	3,0243	7,2052	34,3181
	BBTN	0,7716	10,8443	32,6048
	BDMN	1,3707	4,9274	32,9076
	BJBR	1,4769	9,0187	31,9596
	BJTM	4,4714	5,2873	31,2686
	BMRI	2,4157	6,6481	34,3822
	BNBA	1,0053	7,5618	29,2711
	BNGA	2,0052	7,1962	33,0828
	BNII	0,4970	8,7828	32,5961
	BNLI	2,8562	9,8426	32,8533
	BSIM	0,7288	5,7267	30,6878

	BSWD	0,0420	8,2745	29,2795
	BTPN	2,4916	5,0371	31,9487
	BVIC	0,4947	0,6651	30,6928
	INPC	0,4715	7,6248	30,7860
	MAYA	1,2041	11,6825	31,2194
	MCOR	0,5412	7,0069	29,9103
	MEGA	0,8991	8,5804	31,8304
	NISP	1,2918	5,9177	32,2669
	PNBN	1,4965	6,4297	32,7819
	SDRA	0,8402	3,2089	30,4303

Lampiran 6
Hasil Indeks Eckel Perataan Laba

Tahun	Kode	Indeks Eckel	1 = Perataan Laba 0 = Bukan Perataan Laba
2012	AGRO	24,4000	0
	BACA	0,7058	1
	BAEK	-0,2260	1
	BBCA	1,6611	0
	BBKP	-10,5302	1
	BBNI	0,9947	1
	BBNP	0,8534	1
	BBRI	0,2794	1
	BBTN	-353,2896	1
	BDMN	-3,3257	1
	BJBR	1,5041	0
	BJTM	2,8458	0
	BMRI	49,0796	0
	BNBA	7,0712	0
	BNGA	-5,1987	1
	BNII	41,6331	0
	BNLI	0,5283	1
	BSIM	10,3631	0
	BSWD	0,6723	1
	BTPN	3,4205	0
	BVIC	0,2546	1
	INPC	9,0789	0
	MAYA	0,5894	1
	MCOR	7,9528	0
	MEGA	0,3869	1
	NISP	0,1969	1
	PNBN	1,4340	0
	SDRA	-0,1899	1
2013	AGRO	11,8069	0
	BACA	1,7546	0
	BAEK	-1,0441	1
	BBCA	2,9659	0
	BBKP	-18,7321	1

	BBNI	1,1390	0
	BBNP	10,3867	0
	BBRI	0,3696	1
	BBTN	-296,9797	1
	BDMN	-3,3154	1
	BJBR	1,7553	0
	BJTM	2,2752	0
	BMRI	0,5895	1
	BNBA	31,8469	0
	BNGA	-2,1091	1
	BNII	38,7644	0
	BNLI	3,5718	0
	BSIM	2,0915	0
	BSWD	0,5543	1
	BTPN	0,1228	1
	BVIC	0,4715	1
	INPC	65,2185	0
	MAYA	1,3706	0
	MCOR	9,0516	0
	MEGA	0,3230	1
	NISP	0,2808	1
	PNBN	0,0041	1
	SDRA	-0,7436	1
2014	AGRO	0,1266	1
	BACA	1,1256	0
	BAEK	-1,6941	1
	BBCA	0,9294	1
	BBKP	-54,4808	1
	BBNI	0,6929	1
	BBNP	2,2234	0
	BBRI	0,1737	1
	BBTN	-325,6781	1
	BDMN	-6,1220	1
	BJBR	2,3447	0
	BJTM	1,2870	0
	BMRI	3,9049	0
	BNBA	4,9904	0
	BNGA	-15,7720	1

	BNII	5,6160	0
	BNLI	4,1220	0
	BSIM	347,2063	0
	BSWD	0,9416	1
	BTPN	2,6511	0
	BVIC	0,9959	1
	INPC	25,2812	0
	MAYA	2,0892	0
	MCOR	7,3394	0
	MEGA	0,2431	1
	NISP	0,0135	1
	PNBN	0,3908	1
	SDRA	-3,4709	1

Lampiran 7

Hasil Output Dari SPSS

Hasil Output Statistik Deskriptif

Descriptive Statistics					
	N	Minimum	Maximum	Mean	Std. Deviation
ROA	84	,0420	4,4714	1,677917	,9490408
DER	84	,0198	13,2446	7,510438	2,6332709
UP	84	28,5635	34,3822	31,5225	1,5627835
PL	84	0	1	,54	,502
Valid N (listwise)	84				

Hasil Output Kolmogorov-Smirnov

One-Sample Kolmogorov-Smirnov Test

		ROA	DER	UP
N		84	84	84
Normal Parameters ^{a,b}	Mean	1,677917	7,510438	31,5225
	Std. Deviation	,9490408	2,6332709	1,5627835
Most Extreme Differences	Absolute	,105	,066	,085
	Positive	,066	,054	,079
	Negative	-,105	-,066	-,085
Kolmogorov-Smirnov Z		,964	,609	,777
Asymp. Sig. (2-tailed)		,311	,852	,582

a. Test distribution is Normal.

b. Calculated from data.

Hasil Output Multikolinearitas

Coefficients^a

Model		Collinearity Statistics	
		Tolerance	VIF
1	ROA	,787	1,270
	DER	,959	1,043
	UP	,761	1,314

a. Dependent Variable: PL

Hasil Output Autokorelasi

Model Summary^b

Model	R	R Square	Adjusted R Square	Std. Error of the Estimate	Durbin-Watson
1	,343 ^a	,117	,084	,478	2,352

a. Predictors: (Constant), UP, DER,ROA

b. Dependent Variable: PL

Hasil Output Hosmer and Lemeshow Test

Hosmer and Lemeshow Test

Step	Chi-square	df	Sig.
1	2,454	8	,964

Hasil Output Omnibus Test

Omnibus Tests of Model Coefficients

		Chi-square	df	Sig.
Step 1	Step	10,555	3	,014
	Block	10,555	3	,014
	Model	10,555	3	,014

Hasil Output Variables in the Equation (Uji Wald)

Variables in the Equation

		B	S.E.	Wald	df	Sig.	Exp(B)
Step 1 ^a	ROA	-,656	,436	2,268	1	,132	,519
	DER	,218	,098	4,933	1	,026	1,244
	UP	,161	,161	,996	1	,318	1,174
	Constant	-4.003	2.933	1.862	1	,172	.018

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

Hasil Output Nagelkerke R Square

Model Summary

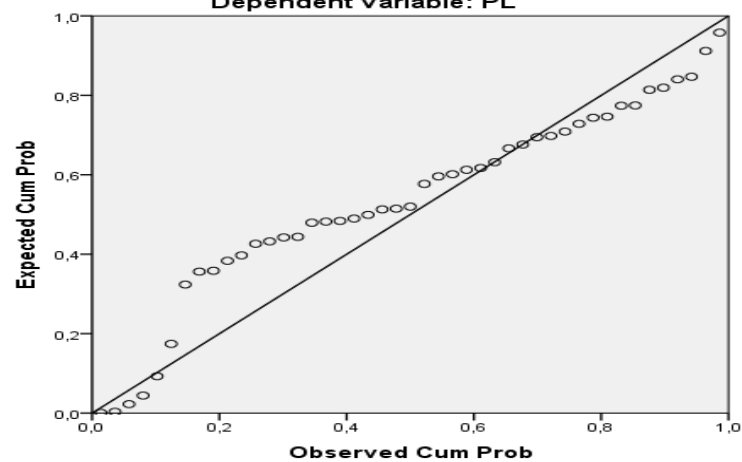
Step	-2 Log likelihood	Cox & Snell R Square	Nagelkerke R Square
1	104,700 ^a	,118	,158

a. Estimation terminated at iteration number 4 because parameter estimates changed by less than ,001.

Hasil Ouput Normal P-Plot

Normal P-P Plot of Regression Standardized Residual

Dependent Variable: PL



Hasil Output Heteroskedastisitas

Scatterplot

Dependent Variable: PL

