

LAMPIRAN

Lampiran 1

Daftar Populasi Perusahaan Perbankan Periode 2011-2014

No.	Kode Perusahaan	Nama Perusahaan
1	AGRO	Bank Rakyat Indonesia Agroniaga Tbk
2	AGRS	Bank Agris Tbk
3	ARTO	Bank Artos Indonesia Tbk
4	BABP	PT. Bank MNC Internasional Tbk
5	BACA	Bank Capital Indonesia Tbk
6	BAEK	Bank Ekonomi Raharja Tbk
7	BBCA	Bank Central Asia Tbk
8	BBHI	Bank Harda Internasional Tbk
9	BBKP	Bank Bukopin Tbk
10	BBMD	PT. Bank Mestika Dharma Tbk
11	BBNI	Bank Negara Indonesia (Persero) Tbk
12	BBNP	Bank Nusantara Parahyangan Tbk
13	BBRI	Bank Rakyat Indonesia (Persero) Tbk
14	BBTN	Bank Tabungan Negara (Persero) Tbk
15	BBYB	PT. Bank Yudha Bhakti Tbk
16	BCIC	PT. Bank J Trust Indonesia Tbk (Mutiara Bank)
17	BDMN	Bank Danamon Indonesia Tbk
18	BEKS	Bank Pundi Indonesia Tbk
19	BINA	PT. Bank Ina Perdana Tbk
20	BJBR	Bank Pembangunan Daerah Jawa Barat dan Banten Tbk
21	BJTM	Bank Pembangunan Daerah Jawa Timur Tbk
22	BKSW	PT. Bank QNB Indonesia Tbk
23	BMAS	PT. Bank Maspion Indonesia Tbk
24	BMRI	Bank Mandiri (Persero) Tbk
25	BNBA	Bank Bumi Arta Tbk
26	BNGA	Bank CIMB Niaga Tbk
27	BNII	Bank Maybank Indonesia Tbk
28	BNLI	Bank Permata Tbk
29	BSIM	Bank Sinarmas Tbk
30	BSWD	Bank of India Indonesia Tbk
31	BTPN	Bank Tabungan Pensiunan Nasional Tbk

32	BVIC	Bank Victoria International Tbk
33	DNAR	Bank Dinar Indonesia Tbk
34	INPC	Bank Artha Graha Internasional Tbk
35	MAYA	Bank Mayapada Internasional Tbk
36	MCOR	Bank Windu Kentjana International Tbk
37	MEGA	Bank Mega Tbk
38	NAGA	Bank Mitraniaga Tbk
39	NISP	Bank OCBC NISP Tbk
40	NOBU	Bank Nationalnobu Tbk
41	PNBN	Bank Pan Indonesia Tbk
42	PNBS	Bank Panin Syariah Tbk
43	SDRA	Bank Woori Saudara Indonesia 1906 Tbk

Lampiran 2

Daftar Sampel Perusahaan Perbankan Periode 2011-2014

No.	Kode Emiten	Nama Emiten
1	AGRO	Bank Rakyat Indonesia Agroniaga Tbk
2	BABP	PT. Bank MNC Internasional Tbk
3	BACA	Bank Capital Indonesia 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	BCIC	PT. Bank J Trust Indonesia Tbk (Mutiara Bank)
11	BDMN	Bank Danamon Indonesia Tbk
12	BEKS	Bank Pundi Indonesia Tbk
13	BJBR	Bank Pembangunan Daerah Jawa Barat dan Banten Tbk
14	BKSW	PT. Bank QNB Indonesia Tbk
15	BMRI	Bank Mandiri (Persero) Tbk
16	BNBA	Bank Bumi Arta Tbk
17	BNGA	Bank CIMB Niaga Tbk
18	BNII	Bank Maybank Indonesia Tbk
19	BNLI	Bank Permata Tbk
20	BSIM	Bank Sinarmas Tbk
21	BSWD	Bank of India Indonesia Tbk
22	BTPN	Bank Tabungan Pensiunan Nasional Tbk
23	BVIC	Bank Victoria International Tbk
24	INPC	Bank Artha Graha Internasional Tbk
25	MAYA	Bank Mayapada Internasional Tbk
26	MCOR	Bank Windu Kentjana International Tbk
27	MEGA	Bank Mega Tbk
28	NISP	Bank OCBC NISP Tbk
29	PNBN	Bank Pan Indonesia Tbk
30	SDRA	Bank Woori Saudara Indonesia 1906 Tbk

Lampiran 3

Hasil Perhitungan Masing-Masing Variabel

No.	Tahun	Nama Perusahaan	Komposisi Dewan Komisaris	Ukuran Dewan Komisaris	Komite Audit Independen	Ukuran Perusahaan	Asimetri Informasi	Manajemen Laba
			X1	X2	X3	X4	X5	Y
1	2011	Bank Rakyat Indonesia Agroniaga Tbk	0.50	4.0	3.0	28.88	0.02	-0.51
2		PT. Bank MNC Internasional Tbk	0.67	3.0	3.0	29.62	0.05	0.45
3		Bank Capital Indonesia Tbk	0.67	3.0	3.0	29.18	0.01	-0.83
4		Bank Central Asia Tbk	0.50	4.0	3.0	33.58	0.01	-1.05
5		Bank Bukopin Tbk	0.57	7.0	3.0	31.68	0.03	-1.23
6		Bank Negara Indonesia (Persero) Tbk	0.56	9.0	4.0	33.33	0.02	-1.42
7		Bank Nusantara Parahyangan Tbk	0.50	4.0	3.0	29.51	0.03	-1.14
8		Bank Rakyat Indonesia (Persero) Tbk	0.56	9.0	6.0	33.78	0.01	-1.38
9		Bank Tabungan Negara (Persero) Tbk	0.57	7.0	6.0	32.12	0.02	-1.10
10		PT. Bank J Trust Indonesia Tbk (Mutiara Bank)	0.67	6.0	5.0	30.21	0.01	-2.13
11		Bank Danamon Indonesia Tbk	0.57	7.0	2.0	32.59	0.02	-1.63
12		Bank Pundi Indonesia Tbk	0.67	3.0	3.0	29.42	0.03	-1.17
13		Bank Pembangunan Daerah Jawa Barat dan Banten Tbk	0.57	7.0	4.0	31.63	0.02	-1.35
14		PT. Bank QNB Indonesia Tbk	0.50	6.0	3.0	28.91	0.03	-1.17
15		Bank Mandiri (Persero) Tbk	0.56	9.0	5.0	33.94	0.02	-1.26
16		Bank Bumi Arta Tbk	0.67	3.0	3.0	28.72	0.00	-1.24
17		Bank CIMB Niaga Tbk	0.50	8.0	2.0	32.75	0.02	-1.26
18		Bank Maybank Indonesia Tbk	0.50	6.0	5.0	32.18	0.02	0.76
19		Bank Permata Tbk	0.50	8.0	2.0	32.25	0.07	-1.00
20		Bank Sinarmas Tbk	0.67	3.0	4.0	30.44	0.05	-1.22
21		Bank of India Indonesia Tbk	0.50	4.0	3.0	28.36	0.00	-1.02
22		Bank Tabungan Pensiunan Nasional Tbk	0.60	5.0	5.0	31.47	0.09	-1.31

23		Bank Victoria International Tbk	0.50	4.0	3.0	30.10	0.02	-0.51
24		Bank Artha Graha Internasional Tbk	0.50	6.0	4.0	30.59	0.03	-1.91
25		Bank Mayapada Internasional Tbk	0.50	4.0	3.0	30.19	0.00	-1.14
26		Bank Windu Kentjana International Tbk	0.67	3.0	3.0	29.50	0.00	-1.42
27		Bank Mega Tbk	0.50	4.0	2.0	31.76	0.00	-1.28
28		Bank OCBC NISP Tbk	0.50	8.0	4.0	31.72	0.00	-1.32
29		Bank Pan Indonesia Tbk	0.67	6.0	4.0	32.46	0.06	-0.53
30		Bank Woori Saudara Indonesia 1906 Tbk	0.75	4.0	3.0	29.26	0.11	-1.00
1	2012	Bank Rakyat Indonesia Agroniaga Tbk	0.50	4.0	3.0	29.03	0.02	-2.60
2		PT. Bank MNC Internasional Tbk	1.00	4.0	3.0	29.64	0.03	-33.28
3		Bank Capital Indonesia Tbk	0.67	3.0	3.0	29.37	0.02	-0.99
4		Bank Central Asia Tbk	0.60	5.0	3.0	33.72	0.02	-1.04
5		Bank Bukopin Tbk	0.60	5.0	4.0	31.82	0.05	-1.19
6		Bank Negara Indonesia (Persero) Tbk	0.57	7.0	4.0	33.44	0.02	-1.36
7		Bank Nusantara Parahyangan Tbk	0.50	4.0	3.0	29.74	0.05	-1.36
8		Bank Rakyat Indonesia (Persero) Tbk	0.63	8.0	8.0	33.94	0.03	-1.14
9		Bank Tabungan Negara (Persero) Tbk	0.50	6.0	3.0	32.35	0.03	-1.16
10		PT. Bank J Trust Indonesia Tbk (Mutiara Bank)	0.67	3.0	4.0	30.35	0.09	-1.02
11		Bank Danamon Indonesia Tbk	0.25	8.0	3.0	32.68	0.02	-1.62
12		Bank Pundi Indonesia Tbk	0.67	3.0	3.0	29.67	0.04	-4.67
13		Bank Pembangunan Daerah Jawa Barat dan Banten Tbk	0.67	6.0	5.0	31.89	0.03	-1.34
14		PT. Bank QNB Indonesia Tbk	0.50	6.0	2.0	29.17	0.00	-1.15

15		Bank Mandiri (Persero) Tbk	0.57	7.0	6.0	34.09	0.03	-1.21
16		Bank Bumi Arta Tbk	0.67	3.0	3.0	28.88	0.03	-0.90
17		Bank CIMB Niaga Tbk	0.50	8.0	2.0	32.92	0.01	-1.27
18		Bank Maybank Indonesia Tbk	0.57	7.0	5.0	32.38	0.02	-0.05
19		Bank Permata Tbk	0.56	9.0	4.0	32.51	0.01	-22.93
20		Bank Sinarmas Tbk	0.67	3.0	5.0	30.35	0.00	-1.01
21		Bank of India Indonesia Tbk	0.60	5.0	3.0	28.56	0.00	-1.00
22		Bank Tabungan Pensiunan Nasional Tbk	0.50	6.0	5.0	31.71	0.04	-1.23
23		Bank Victoria International Tbk	0.75	4.0	3.0	30.29	0.02	-1.04
24		Bank Artha Graha Internasional Tbk	0.67	6.0	5.0	30.65	0.00	-2.88
25		Bank Mayapada Internasional Tbk	0.50	6.0	3.0	30.47	0.25	-1.33
26		Bank Windu Kentjana International Tbk	0.50	4.0	3.0	29.50	0.02	-1.26
27		Bank Mega Tbk	0.67	3.0	3.0	31.81	0.00	-1.15
28		Bank OCBC NISP Tbk	0.50	8.0	4.0	32.00	0.00	-1.28
29		Bank Pan Indonesia Tbk	0.50	4.0	4.0	32.63	0.05	-0.63
30		Bank Woori Saudara Indonesia 1906 Tbk	0.67	3.0	3.0	29.66	0.08	-1.00
1	2013	Bank Rakyat Indonesia Agroniaga Tbk	0.60	5.0	3.0	29.26	0.05	-2.62
2		PT. Bank MNC Internasional Tbk	1.00	2.0	3.0	29.73	0.03	-1.24
3		Bank Capital Indonesia Tbk	0.67	3.0	3.0	29.60	0.02	-1.14
4		Bank Central Asia Tbk	0.60	5.0	3.0	33.84	0.02	-1.14
5		Bank Bukopin Tbk	0.67	6.0	4.0	31.87	0.07	-1.17
6		Bank Negara Indonesia (Persero) Tbk	0.57	7.0	3.0	33.59	0.02	-1.30
7		Bank Nusantara Parahyangan Tbk	0.50	4.0	3.0	29.93	0.04	-1.41
8		Bank Rakyat Indonesia (Persero) Tbk	0.63	8.0	8.0	34.07	0.01	-1.18

9	Bank Tabungan Negara (Persero) Tbk	0.50	6.0	5.0	32.51	0.02	-1.28
10	PT. Bank J Trust Indonesia Tbk (Mutiara Bank)	0.67	3.0	4.0	30.31	0.06	-1.88
11	Bank Danamon Indonesia Tbk	0.25	8.0	3.0	32.85	0.03	-1.80
12	Bank Pundi Indonesia Tbk	0.67	3.0	3.0	29.83	0.00	-2.05
13	Bank Pembangunan Daerah Jawa Barat dan Banten Tbk	0.80	5.0	6.0	31.89	0.02	-1.45
14	PT. Bank QNB Indonesia Tbk	0.50	6.0	3.0	30.03	0.03	-2.12
15	Bank Mandiri (Persero) Tbk	0.57	7.0	6.0	34.23	0.02	-1.26
16	Bank Bumi Arta Tbk	0.67	3.0	3.0	29.03	0.00	-1.20
17	Bank CIMB Niaga Tbk	0.50	8.0	2.0	33.02	0.02	-1.28
18	Bank Maybank Indonesia Tbk	0.50	6.0	4.0	32.58	0.02	-0.50
19	Bank Permata Tbk	0.50	8.0	4.0	32.74	0.02	-1.29
20	Bank Sinarmas Tbk	0.67	3.0	5.0	30.49	0.04	-1.05
21	Bank of India Indonesia Tbk	0.60	5.0	3.0	28.91	0.00	-1.07
22	Bank Tabungan Pensiunan Nasional Tbk	0.50	6.0	5.0	31.87	0.01	-1.28
23	Bank Victoria International Tbk	0.75	4.0	3.0	30.58	0.06	-1.00
24	Bank Artha Graha Internasional Tbk	0.67	6.0	6.0	30.68	0.02	-1.28
25	Bank Mayapada Internasional Tbk	0.60	5.0	3.0	30.81	0.30	-1.11
26	Bank Windu Kentjana International Tbk	0.67	3.0	3.0	29.70	0.06	-1.41
27	Bank Mega Tbk	0.50	4.0	3.0	31.83	0.08	-1.65
28	Bank OCBC NISP Tbk	0.50	8.0	4.0	32.21	0.00	-1.26
29	Bank Pan Indonesia Tbk	0.50	4.0	4.0	32.73	0.03	-1.22
30	Bank Woori Saudara Indonesia 1906 Tbk	0.67	3.0	3.0	29.74	0.09	-1.00

1		Bank Rakyat Indonesia Agroniaga Tbk	0.60	5.0	3.0	29.49	0.03	-1.52
2		PT. Bank MNC Internasional Tbk	0.67	3.0	4.0	29.87	0.04	-3.92
3		Bank Capital Indonesia Tbk	0.67	3.0	3.0	29.86	0.01	-1.01
4		Bank Central Asia Tbk	0.60	5.0	3.0	33.95	0.01	-1.14
5		Bank Bukopin Tbk	0.57	7.0	4.0	32.00	0.01	-0.86
6		Bank Negara Indonesia (Persero) Tbk	0.50	8.0	3.0	33.66	0.02	-1.34
7		Bank Nusantara Parahyangan Tbk	0.50	4.0	3.0	29.88	0.09	-1.13
8		Bank Rakyat Indonesia (Persero) Tbk	0.63	8.0	6.0	34.32	0.01	-1.24
9		Bank Tabungan Negara (Persero) Tbk	0.50	6.0	4.0	32.60	0.02	-1.69
10		PT. Bank J Trust Indonesia Tbk (Mutiara Bank)	0.50	2.0	6.0	30.17	0.02	-1.21
11	2014	Bank Danamon Indonesia Tbk	0.43	7.0	3.0	32.91	0.01	-2.49
12		Bank Pundi Indonesia Tbk	0.50	4.0	3.0	29.83	0.02	0.03
13		Bank Pembangunan Daerah Jawa Barat dan Banten Tbk	0.57	7.0	6.0	31.96	0.01	-1.59
14		PT. Bank QNB Indonesia Tbk	0.50	6.0	3.0	30.67	0.08	-1.01
15		Bank Mandiri (Persero) Tbk	0.57	7.0	6.0	34.38	0.01	-1.29
16		Bank Bumi Arta Tbk	0.67	3.0	3.0	29.27	0.00	-0.98
17		Bank CIMB Niaga Tbk	0.50	8.0	2.0	33.08	0.03	-2.48
18		Bank Maybank Indonesia Tbk	0.50	6.0	4.0	32.60	0.02	1.52
19		Bank Permata Tbk	0.50	8.0	3.0	32.85	0.02	-1.74
20		Bank Sinarmas Tbk	0.67	3.0	4.0	30.69	0.04	-1.25
21		Bank of India Indonesia Tbk	0.71	7.0	5.0	29.28	0.06	-1.06
22		Bank Tabungan Pensiunan Nasional Tbk	0.50	6.0	4.0	31.95	0.02	-1.40

23	Bank Victoria International Tbk	0.75	4.0	4.0	30.69	0.02	-1.01
24	Bank Artha Graha Internasional Tbk	0.50	6.0	6.0	30.79	0.03	-1.49
25	Bank Mayapada Internasional Tbk	0.60	5.0	3.0	31.22	0.10	-1.00
26	Bank Windu Kentjana International Tbk	0.67	3.0	4.0	29.91	0.04	-1.07
27	Bank Mega Tbk	0.67	3.0	3.0	31.83	0.00	-2.11
28	Bank OCBC NISP Tbk	0.50	8.0	4.0	32.27	0.01	-1.17
29	Bank Pan Indonesia Tbk	0.60	5.0	4.0	32.78	0.04	-1.18
30	Bank Woori Saudara Indonesia 1906 Tbk	0.75	4.0	3.0	30.43	0.02	-1.50

Lampiran 4

Hasil Statistik Deskriptif

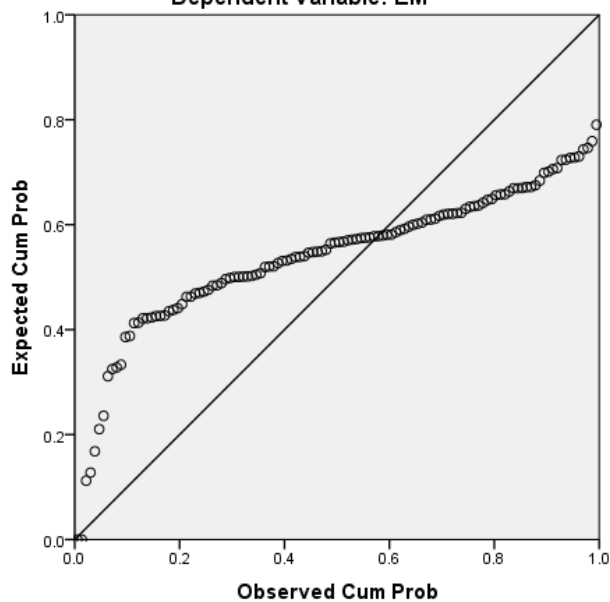
Descriptive Statistics					
	N	Minimum	Maximum	Mean	Std. Deviation
KDKI	120	.25	1.00	.5858	.10695
UDK	120	2.00	9.00	5.3083	1.89558
KAI	120	2.00	8.00	3.7417	1.19871
SIZE	120	28.36	34.38	31.2583	1.62475
AI	120	.00	.30	.0320	.04008
EM	120	-33.28	1.52	-1.7198	3.58013
Valid N (listwise)	120				

Lampiran 5

Hasil Uji Normalitas Data *Probability Plot*

Normal P-P Plot of Regression Standardized Residual

Dependent Variable: EM



Lampiran 6

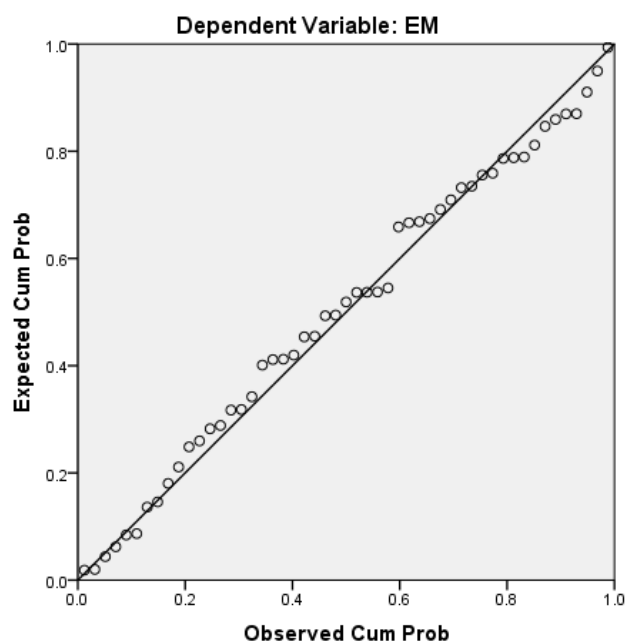
Data Outlier

Data Ke-	108	18	48	2	78	102	74	31
	61	107	92	54	42	49	32	101
	117	41	43	52	15	18	20	13
	49	62	37	72	46	34	28	93
	20	35	79	1	20	26	21	54
	55	9	72	81	71	74	40	60
	70	73	61	68	40	44	15	8
	41	52	43	20	18	15	40	60
	70	73	28	54	56			

Lampiran 7

Hasil Uji Normalitas Data *Probability Plot*

Normal P-P Plot of Regression Standardized Residual



Lampiran 8

Hasil Uji Multikolinearitas

Coefficients^a

Model	Collinearity Statistics	
	Tolerance	VIF
(Constant)		
AI	.812	1.232
LN_SIZE	.444	2.250
LN_KDKI	.562	1.780
LN_UDK	.318	3.144
LN_KAI	.830	1.204

Lampiran 9

Hasil Uji Autokorelasi

Model Summary^b

Model	R	R Square	Adjusted R Square	Std. Error of the Estimate	Durbin-Watson
1	.540 ^a	.292	.213	.14567	1.878

a. Predictors: (Constant), LN_KAI, AI, LN_KDKI, LN_SIZE, LN_UDK

b. Dependent Variable: EM

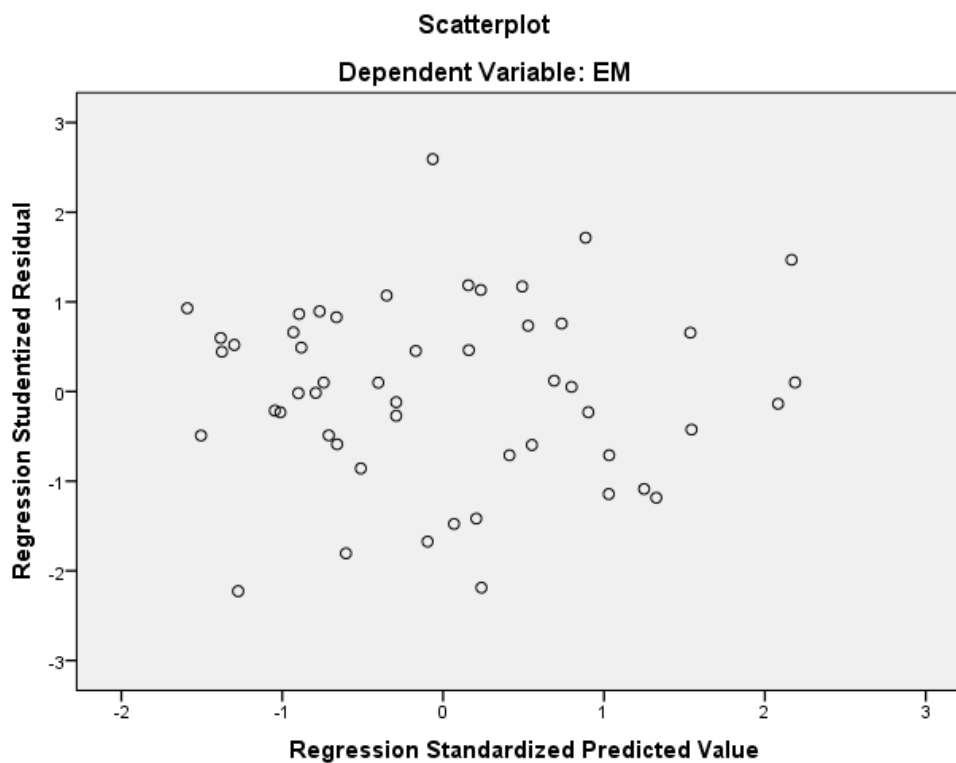
Lampiran 10

Ringkasan Hasil Uji Autokorelasi

Uji Auto Korelasi menggunakan Durbin Watson			
No.	Nama/ Label	Keterangan	Nilai / Jumlah
1	T	Jumlah Sampel (n)	120
2	K	Jumlah Variabel	5
3	DW	Nilai Durbin Watson	1,878
4	(4-d)	Formula	2,2104
5	dL	Batas bawah Durbin Watson	1,6164
6	dU	Batas atas Durbin Watson	1,7896

Lampiran 11

Hasil Uji Heteroskedastisitas



Lampiran 12

Hasil Uji F (Uji Simultan)

ANOVA^a

Model		Sum of Squares	df	Mean Square	F	Sig.
1	Regression	.393	5	.079	3.707	.007 ^b
	Residual	.955	45	.021		
	Total	1.348	50			

a. Dependent Variable: EM

b. Predictors: (Constant), LN_KAI, AI, LN_KDKI, LN_SIZE, LN_UDK

Lampiran 13

Hasil Uji T (Uji Parsial)

Model		Unstandardized Coefficients		Standardized Coefficients	t	Sig.
		B	Std. Error	Beta		
1	(Constant)	-1.084	1.909		-.568	.573
	AI	-5.635	2.504	-.313	-2.250	.029
	LN_SIZE	.083	.578	.027	.143	.887
	LN_KDKI	-.244	.177	-.231	-1.382	.174
	LN_UDK	-.315	.095	-.735	-3.304	.002
	LN_KAI	.076	.074	.141	1.027	.310

Lampiran 14

Hasil Uji Regresi Determinasi (Adjusted R²)

Model	R	R Square	Adjusted R Square	Std. Error of the Estimate	Durbin-Watson
1	.540 ^a	.292	.213	.14567	1.878

a. Predictors: (Constant), LN_KAI, AI, LN_KDKI, LN_SIZE, LN_UDK

b. Dependent Variable: EM

Lampiran 15

Hasil Analisis Regresi Linear Berganda

Model	Unstandardized Coefficients		Standardized Coefficients	t	Sig.	
	B	Std. Error	Beta			
1	(Constant)	-1.084	1.909		-.568	.573
	AI	-5.635	2.504	-.313	-2.250	.029
	LN_SIZE	.083	.578	.027	.143	.887
	LN_KDKI	-.244	.177	-.231	-1.382	.174
	LN_UDK	-.315	.095	-.735	-3.304	.002
	LN_KAI	.076	.074	.141	1.027	.310