

Lampiran 1: Perhitungan Total Aktual

Kode perusahaan	Pendapatan (Jutaan Rupiah)				Perubahan Pendapatan (jutaan rupiah)			Net Income (Jutaan rupiah)			arus kas operasi (Jutaan Rupiah)		
	2010	2011	2012	2013	2011	2012	2013	2011	2012	2013	2011	2012	2013
AGRO	25.838	42.115	50.164	66.567	16.277	8.049	16.403	32.856	33.026	52.439	513.844	102.950	85.662
BACA	28.953	30.507	62.582	94.259	1.554	32.075	31.677	27.807	47.714	70.477	37.504	49.033	83.046
BBCA	10.400.190	13.296.775	14.255.568	17.078.667	2.896.585	958.793	2.823.099	10.817.798	11.718.460	14.256.239	-37.228.553	27.715.044	-4.189.827
BBKP	636.271	932.191	1.066.472	1.174.266	295.920	134.281	107.794	741.478	834.719	934.622	983.974	2.877.767	-939.659
BBNI	5.509.018	7.242.583	8.641.023	11.218.803	1.733.565	1.398.440	2.577.780	5.808.218	7.048.362	9.057.941	5.229.520	6.948.459	-5.006.646
BBNP	68.290	91.304	113.678	136.812	23.014	22.374	23.134	68.145	85.429	105.234	58.363	637.576	321.033
BBRI	14.402.001	17.584.230	22.682.638	28.127.677	3.182.229	5.098.408	5.445.039	15.087.996	18.687.380	21.354.330	16.702.808	-1.995.693	4.399.086
BDMN	4.630.064	5.234.709	5.570.863	5.605.158	604.645	336.154	34.295	3.449.033	4.117.148	4.159.320	225.184	-3.178.032	3.533.126
BNBA	37.288	37.851	76.072	76.595	563	38.221	523	42.624	57.115	56.197	40.536	-53.372	-77.414
BNGA	3.352.850	4.338.716	5.740.839	5.865.970	985.866	1.402.123	125.131	3.176.960	4.249.861	4.296.151	3.896.849	9.409.289	4.018.330
BNII	767.098	962.594	1.667.364	2.290.653	195.496	704.770	623.289	671.088	1.211.121	1.570.316	2.518.997	3.415.476	3.226.589
BNLI	1.082.231	1.439.219	1.751.744	1.999.109	356.988	312.525	247.365	1.156.878	1.368.132	1.725.873	2.396.918	3.403.807	-1.905.973
BSIM	499.491	604.413	951.342	1.101.590	104.922	346.929	150.248	112.650	227.906	221.100	327.788	-1.112.467	-35.414
BTPN	836.819	1.795.383	2.487.158	2.877.758	958.564	691.775	390.600	1.400.063	1.978.986	2.131.101	-1.544.298	5.980.614	-3.748.388
BVIC	129.000	231.684	235.987	314.209	102.684	4.303	78.222	187.402	205.571	262.636	258.324	444.894	-538.199
INPC	129.294	124.378	140.233	307.372	-4.916	15.855	167.139	100.430	133.349	225.937	233.810	-1.286.379	52.234
MAYA	105.261	229.897	351.079	506.954	124.636	121.182	155.875	171.275	263.289	385.351	337.390	1.291.312	87.334
MCOR	28.293	36.214	127.258	111.959	7.921	91.044	-15.299	36.214	94.081	78.306	61.803	-202.526	52.618
MEGA	1.068.377	1.130.454	1.538.519	607.860	62.077	408.065	-930.659	1.073.352	1.377.412	524.780	6.620.250	-753.835	10.823.912
PNBN	1.855.889	2.628.063	2.966.045	3.203.882	772.174	337.982	237.837	2.053.115	2.278.335	2.454.475	3.161.986	-9.464.527	8.360.282
SDRA	83.909	123.337	118.843	123.665	39.428	-4.494	4.822	90.043	118.843	123.665	695.282	431.551	-229.087

Kode Perusahaan	Piutang (Jutaan Rupiah)				perubahan piutang (Jutaan Rupiah)			Total akrual (jutaan Rupiah)		
	2010	2011	2012	2013	2011	2011	2012	2013	2012	2013
AGRO	1.859.381	1.740.062	2.437.777	3.599.255	-119.319	-480.988	-69.924	-33.223	697.715	1.161.478
BACA	1.817.951	1.740.790	2.813.287	3.734.689	-77.161	-9.697	-1.319	-12.569	1.072.497	921.402
BBCA	150.016.746	198.440.354	252.211.007	306.203.573	48.423.608	48.046.351	-15.996.584	18.446.066	53.770.653	53.992.566
BBKP	29.398.321	39.851.153	42.246.158	44.702.196	10.452.832	-242.496	-2.043.048	1.874.281	2.395.005	2.456.038
BBNI	136.356.959	163.533.423	193.834.670	243.757.807	27.176.464	578.698	-1.140.241	14.064.587	30.301.247	49.923.137
BBNP	3.657.670	4.810.026	5.884.622	7.066.300	1.152.356	9.782	-552.147	-215.799	1.074.596	1.181.678
BBRI	285.406.257	246.964.238	336.081.042	419.144.730	-38.442.019	-1.614.812	20.683.073	16.955.244	89.116.804	83.063.688
BDMN	79.920.476	98.845.005	113.273.606	130.619.152	18.924.529	3.223.849	7.295.180	626.194	14.428.601	17.345.546
BNBA	1.154.339	1.609.854	2.225.685	2.821.070	455.515	2.088	110.487	133.611	615.831	595.385
BNGA	103.621.924	122.960.842	137.104.439	145.808.989	19.338.918	-719.889	-5.159.428	277.821	14.143.597	8.704.550
BNII	52.145.974	61.691.239	75.035.586	94.500.410	9.545.265	-1.847.909	-2.204.355	-1.656.273	13.344.347	19.464.824
BNLI	51.276.050	68.204.434	150.169.207	122.830.812	16.928.384	-1.240.040	-2.035.675	3.631.846	81.964.773	-27.338.395
BSIM	6.934.158	10.135.442	10.293.836	10.909.738	3.201.284	-215.138	1.340.373	256.514	158.394	615.902
BTPN	369.711	446.574	38.995.514	46.223.214	76.863	2.944.361	-4.001.628	5.879.489	38.548.940	7.227.700
BVIC	3.539.002	5.802.341	7.823.868	11.308.619	2.263.339	-70.922	-239.323	800.835	2.021.527	3.484.751
INPC	11.178.851	13.399.444	15.212.135	15.431.270	2.220.593	-133.380	1.419.728	173.703	1.812.691	219.135
MAYA	8.569.366	5.931.676	12.079.060	17.568.210	-2.637.690	-166.115	-1.028.023	298.017	6.147.384	5.489.150
MCOR	2.905.446	4.555.043	4.492.659	5.461.285	1.649.597	-25.589	296.607	25.688	-62.384	968.626
MEGA	23.613.208	31.406.691	26.650.298	29.779.302	7.793.483	-5.546.898	2.131.247	-10.299.132	-4.756.393	3.129.004
PNBN	55.683.000	69.079.000	92.213.090	103.730.657	13.396.000	-1.108.871	11.742.862	-5.905.807	23.134.090	11.517.567
SDRA	2.555.782	3.341.776	5.203.977	6.120.888	785.994	-605.239	-312.708	352.752	1.862.201	916.911

Lampiran 2 : Data yang diregresikan untuk *Discretionary Accrual* 2011 (dalam Jutaan Rupiah)

Kode Perusahaan	Total akrual	perubahan pendapatan revt	total aset ait-1	pendapatan dan piutang	aset tetap ppet	perubahan piutang rect
AGRO	-480.988	16.277	3.054.092	135.596	11.410	-119.319
BACA	-9.697	1.554	4.399.405	78.715	139.537	-77.161
BBCA	48.046.351	2.896.585	324.419.069	-45.527.023	4.144.659	48.423.608
BBKP	-242.496	295.920	47.489.366	-10.156.912	624.507	10.452.832
BBNI	578.698	1.733.565	248.580.529	-25.442.899	4.052.708	27.176.464
BBNP	9.782	23.014	5.280.892	-1.129.342	36.181	1.152.356
BBRI	-1.614.812	3.182.229	367.612.492	41.624.248	1.852.818	-38.442.019
BDMN	3.223.849	604.645	118.206.573	-18.319.884	1.898.695	18.924.529
BNBA	2.088	563	2.661.902	-454.952	113.852	455.515
BNGA	-719.889	985.866	143.652.852	-18.353.052	1.402.994	19.338.918
BNII	-1.847.909	195.496	75.130.433	-9.349.769	922.883	9.545.265
BNLI	-1.240.040	356.988	73.844.642	-16.571.396	730.932	16.928.384
BSIM	-215.138	104.922	11.232.179	-3.096.362	354.350	3.201.284
BTPN	2.944.361	958.564	34.522.573	881.701	470.850	76.863
BVIC	-70.922	102.684	10.304.852	-2.160.655	158.518	2.263.339
INPC	-133.380	-4.916	17.063.094	-2.225.509	161.154	2.220.593
MAYA	-166.115	124.636	101.002.287	2.762.326	574.548	-2.637.690
MCOR	-25.589	7.921	4.354.460	-1.641.676	121.342	1.649.597
MEGA	-5.546.898	62.077	51.596.960	-7.731.406	1.846.483	7.793.483
PNBN	-1.108.871	772.174	108.995.334	-12.623.826	1.805.408	13.396.000
SDRA	-605.239	39.428	3.245.762	-746.566	87.221	785.994

Lampiran 3 : Perhitungan koefisien NDA (Nondiscretionary Accrual) 2011

Kode Perusahaan	Y (Tait/Ait-1)	X1 (1/Ait-1)	X2(Revit/Ait-1)	X3 (PPEit/Ait-1)	Koefisien		
					β_1	β_2	β_3
AGRO	-0.15749	0.0000003274	0.00533	0.00374	-0.492	0.145	0.08
BACA	-0.00220	0.0000002273	0.00035	0.03172	-0.492	0.145	0.08
BBCA	0.14810	0.0000000031	0.00893	0.01278	-0.492	0.145	0.08
BBKP	-0.00511	0.0000000211	0.00623	0.01315	-0.492	0.145	0.08
BBNI	0.00233	0.0000000040	0.00697	0.01630	-0.492	0.145	0.08
BBNP	0.00185	0.0000001894	0.00436	0.00685	-0.492	0.145	0.08
BBRI	-0.00439	0.0000000027	0.00866	0.00504	-0.492	0.145	0.08
BDMN	0.02727	0.0000000085	0.00512	0.01606	-0.492	0.145	0.08
BNBA	0.00078	0.0000003757	0.00021	0.04277	-0.492	0.145	0.08
BNGA	-0.00501	0.0000000070	0.00686	0.00977	-0.492	0.145	0.08
BNII	-0.02460	0.0000000133	0.00260	0.01228	-0.492	0.145	0.08
BNLI	-0.01679	0.0000000135	0.00483	0.00990	-0.492	0.145	0.08
BSIM	-0.01915	0.0000000890	0.00934	0.03155	-0.492	0.145	0.08
BTPN	0.08529	0.0000000290	0.02777	0.01364	-0.492	0.145	0.08
BVIC	-0.00688	0.0000000970	0.00996	0.01538	-0.492	0.145	0.08
INPC	-0.00782	0.0000000586	-0.00029	0.00944	-0.492	0.145	0.08
MAYA	-0.00164	0.0000000099	0.00123	0.00569	-0.492	0.145	0.08
MCOR	-0.00588	0.0000002296	0.00182	0.02787	-0.492	0.145	0.08
MEGA	-0.10750	0.0000000194	0.00120	0.03579	-0.492	0.145	0.08
PNBN	-0.01017	0.0000000092	0.00708	0.01656	-0.492	0.145	0.08
SDRA	-0.18647	0.0000003081	0.01215	0.02687	-0.492	0.145	0.08

Lampiran 4 : Perhitungan *Discretionary Accrual* (Manajemen Laba) 2011

Kode Perusahaan	Y (Tait/Ait-1)	X1 (1/Ait-1)	X2 (Revit/Ait-1)	Recit/Ait-1	Revit/Ait-1-Recit/Ait-1	X3 (PPEit/Ait-1)	Koefisien			NDA	DA
							β_1	β_2	β_3		
AGRO	-0.15749	0.0000003274	0.00533	-0.039068568	0.04440	0.00374	-0.492	0.145	0.08	0.006736446708219660	-0.164226136
BACA	-0.00220	0.0000002273	0.00035	-0.017538963	0.01789	0.03172	-0.492	0.145	0.08	0.005131635527986170	-0.007335797
BBCA	0.14810	0.0000000031	0.00893	0.149262521	-0.14033	0.01278	-0.492	0.145	0.08	(0.019326379692557500)	0.167426031
BBKP	-0.00511	0.0000000211	0.00623	0.220108898	-0.21388	0.01315	-0.492	0.145	0.08	(0.029960226716861200)	0.024853905
BBNI	0.00233	0.0000000040	0.00697	0.1093266	-0.10235	0.01630	-0.492	0.145	0.08	(0.013536877649013300)	0.015864888
BBNP	0.00185	0.0000001894	0.00436	0.218212378	-0.21385	0.00685	-0.492	0.145	0.08	(0.030460877063950600)	0.032313216
BBRI	-0.00439	0.0000000027	0.00866	-0.104572124	0.11323	0.00504	-0.492	0.145	0.08	0.016821356843336000	-0.021214058
BDMN	0.02727	0.0000000085	0.00512	0.160097095	-0.15498	0.01606	-0.492	0.145	0.08	(0.021187384156716900)	0.048460394
BNBA	0.00078	0.0000003757	0.00021	0.171123881	-0.17091	0.04277	-0.492	0.145	0.08	(0.021360805919977500)	0.022145207
BNGA	-0.00501	0.0000000070	0.00686	0.134622583	-0.12776	0.00977	-0.492	0.145	0.08	(0.017743842022711800)	0.012732532
BNII	-0.02460	0.0000000133	0.00260	0.127049248	-0.12445	0.01228	-0.492	0.145	0.08	(0.017062145202863400)	-0.007533866
BNLI	-0.01679	0.0000000135	0.00483	0.229243227	-0.22441	0.00990	-0.492	0.145	0.08	(0.031747440146029800)	0.014954888
BSIM	-0.01915	0.0000000890	0.00934	0.285010059	-0.27567	0.03155	-0.492	0.145	0.08	(0.037448208580009300)	0.01829449
BTPN	0.08529	0.0000000290	0.02777	0.002226456	0.02554	0.01364	-0.492	0.145	0.08	0.004794374770385740	0.080493619
BVIC	-0.00688	0.0000000970	0.00996	0.219638186	-0.20967	0.01538	-0.492	0.145	0.08	(0.029172085829083200)	0.022289697
INPC	-0.00782	0.0000000586	-0.00029	0.130140114	-0.13043	0.00944	-0.492	0.145	0.08	(0.018156553377716800)	0.010339683
MAYA	-0.00164	0.0000000099	0.00123	-0.026115151	0.02735	0.00569	-0.492	0.145	0.08	0.004420698097657930	-0.006065364
MCOR	-0.00588	0.0000002296	0.00182	0.378829292	-0.37701	0.02787	-0.492	0.145	0.08	(0.052437306118324700)	0.046560802
MEGA	-0.10750	0.0000000194	0.00120	0.151045391	-0.14984	0.03579	-0.492	0.145	0.08	(0.018864206767220400)	-0.08864015
PNBN	-0.01017	0.0000000092	0.00708	0.122904344	-0.11582	0.01656	-0.492	0.145	0.08	(0.015468759625985500)	0.005295196
SDRA	-0.18647	0.0000003081	0.01215	0.242160084	-0.23001	0.02687	-0.492	0.145	0.08	(0.031202189809357500)	-0.155268352

Lampiran 5 : Data yang diregresikan untuk *Discretionary Accrual* 2012 (dalam Jutaan Rupiah)

Kode Perusahaan	Total akrual	perubahan pendapatan revt	total aset Ait-1	pendapatan dan piutang	aset tetap Ppet	perubahan piutang Rect
AGRO	-69.924	8.049	3.481.155	-689.666	10.476	697.715
BACA	-1.319	32.075	4.694.939	-1.040.422	148.955	1.072.497
BBCA	-15.996.584	958.793	381.908.353	-52.811.860	6.406.625	53.770.653
BBKP	-2.043.048	134.281	57.183.463	-2.260.724	608.075	2.395.005
BBNI	-1.140.241	1.398.440	299.058.161	-28.902.807	4.591.588	30.301.247
BBNP	-552.147	22.374	6.572.646	-1.052.222	36.009	1.074.596
BBRI	20.683.073	5.098.408	469.899.284	-84.018.396	2.804.366	89.116.804
BDMN	7.295.180	336.154	142.292.206	-14.092.447	2.095.756	14.428.601
BNBA	110.487	38.221	2.963.149	-577.610	133.556	615.831
BNGA	-5.159.428	1.402.123	166.801.130	-12.741.474	1.660.505	14.143.597
BNII	-2.204.355	704.770	94.919.111	-12.639.577	1.108.405	13.344.347
BNLI	-2.035.675	312.525	101.324.002	-81.652.248	749.314	81.964.773
BSIM	1.340.373	346.929	16.658.656	188.535	494.110	158.394
BTPN	-4.001.628	691.775	46.651.141	-37.857.165	645.440	38.548.940
BVIC	-239.323	4.303	11.802.563	-2.017.224	256.265	2.021.527
INPC	1.419.728	15.855	19.185.436	-1.796.836	726.714	1.812.691
MAYA	-1.028.023	121.182	12.951.201	-6.026.202	565.614	6.147.384
MCOR	296.607	91.044	6.452.794	153.428	114.923	-62.384
MEGA	2.131.247	408.065	61.909.027	5.164.458	1.887.302	-4.756.393
PNBN	11.742.862	337.982	124.754.179	-22.796.108	2.114.288	23.134.090
SDRA	-312.708	-4494	5.085.762	-1.866.695	131.819	1.862.201

Lampiran 6 : Perhitungan koefisien NDA (Nondiscretionary Accrual) 2012

Kode Perusahaan	Y (Tait/Ait-1)	X1 (1/Ait-1)	X2(Revit/Ait-1)	X3 (PPEit/Ait-1)	koefisien		
					β_1	β_2	β_3
AGRO	-0.0200864368	0.0000002873	0.0023121636	0.0030093460	-0.157	0.154	0.246
BACA	-0.0002809408	0.0000002130	0.0068318247	0.0317267168	-0.157	0.154	0.246
BBCA	-0.0418859233	0.0000000026	0.0025105316	0.0167752943	-0.157	0.154	0.246
BBKP	-0.0357279516	0.0000000175	0.0023482488	0.0106337561	-0.157	0.154	0.246
BBNI	-0.0038127734	0.0000000033	0.0046761473	0.0153534951	-0.157	0.154	0.246
BBNP	-0.0840068064	0.0000001521	0.0034041085	0.0054786155	-0.157	0.154	0.246
BBRI	0.0440159705	0.0000000021	0.0108500016	0.0059680151	-0.157	0.154	0.246
BDMN	0.0512690063	0.0000000070	0.0023624203	0.0147285369	-0.157	0.154	0.246
BNBA	0.0372870213	0.0000003375	0.0128987776	0.0450723200	-0.157	0.154	0.246
BNGA	-0.0309316130	0.0000000060	0.0084059562	0.0099549985	-0.157	0.154	0.246
BNII	-0.0232235108	0.0000000105	0.0074249537	0.0116773639	-0.157	0.154	0.246
BNLI	-0.0200907481	0.0000000099	0.0030844123	0.0073952270	-0.157	0.154	0.246
BSIM	0.0804610528	0.0000000600	0.0208257497	0.0296608562	-0.157	0.154	0.246
BTPN	-0.0857777091	0.0000000214	0.0148286834	0.0138354601	-0.157	0.154	0.246
BVIC	-0.0202772059	0.0000000847	0.0003645818	0.0217126568	-0.157	0.154	0.246
INPC	0.0740002990	0.0000000521	0.0008264081	0.0378784199	-0.157	0.154	0.246
MAYA	-0.0793766539	0.0000000772	0.0093568156	0.0436727065	-0.157	0.154	0.246
MCOR	0.0459656701	0.0000001550	0.0141092370	0.0178098046	-0.157	0.154	0.246
MEGA	0.0344254643	0.0000000162	0.0065913651	0.0304850858	-0.157	0.154	0.246
PNBN	0.0941280051	0.0000000080	0.0027091838	0.0169476327	-0.157	0.154	0.246
SDRA	-0.0614869512	0.0000001966	-0.0008836434	0.0259192231	-0.157	0.154	0.246

Lampiran 7 : Perhitungan *Discretionary Accrual* (Manajemen Laba) 2012

Kode Perusahaan	Y (Tait/Ait-1)	X1 (1/Ait-1)	X2 (Revit/Ait-1)	Recit/Ait-1	Revit/Ait-1-Recit/Ait-1	X3 (PPEit/Ait-1)	koefisien			NDA	DA
							β_1	β_2	β_3		
AGRO	-0.0200864368	0.0000002873	0.0023121636	0.200426295	-0.1981141317	0.0030093460	-0.157	0.154	0.246	-0.029769322	0.009682885
BACA	-0.0002809408	0.0000002130	0.0068318247	0.228436834	-0.2216050091	0.0317267168	-0.157	0.154	0.246	-0.026322433	0.026041492
BBCA	-0.0418859233	0.0000000026	0.0025105316	0.14079465	-0.1382841187	0.0167752943	-0.157	0.154	0.246	-0.017169032	-0.024716891
BBKP	-0.0357279516	0.0000000175	0.0023482488	0.041882825	-0.0395345766	0.0106337561	-0.157	0.154	0.246	-0.003472424	-0.032255528
BBNI	-0.0038127734	0.0000000033	0.0046761473	0.101322254	-0.0966461069	0.0153534951	-0.157	0.154	0.246	-0.011106541	0.007293768
BBNP	-0.0840068064	0.0000001521	0.0034041085	0.163495189	-0.1600910805	0.0054786155	-0.157	0.154	0.246	-0.023306311	-0.060700496
BBRI	0.0440159705	0.0000000021	0.0108500016	0.189650861	-0.1788008598	0.0059680151	-0.157	0.154	0.246	-0.026067201	0.070083171
BDMN	0.0512690063	0.0000000070	0.0023624203	0.101401204	-0.0990387836	0.0147285369	-0.157	0.154	0.246	-0.011628754	0.06289776
BNBA	0.0372870213	0.0000003375	0.0128987776	0.207829913	-0.1949311358	0.0450723200	-0.157	0.154	0.246	-0.018931657	0.056218679
BNGA	-0.0309316130	0.0000000060	0.0084059562	0.084793173	-0.0763872163	0.0099549985	-0.157	0.154	0.246	-0.009314703	-0.02161691
BNI	-0.0232235108	0.0000000105	0.0074249537	0.140586515	-0.1331615611	0.0116773639	-0.157	0.154	0.246	-0.017634251	-0.00558926
BNLI	-0.0200907481	0.0000000099	0.0030844123	0.808937383	-0.8058529706	0.0073952270	-0.157	0.154	0.246	-0.122282133	0.102191385
BSIM	0.0804610528	0.0000000600	0.0208257497	0.00950821	0.0113175397	0.0296608562	-0.157	0.154	0.246	0.009039462	0.07142159
BTPN	-0.0857777091	0.0000000214	0.0148286834	0.826323626	-0.8114949429	0.0138354601	-0.157	0.154	0.246	-0.121566701	0.035788992
BVIC	-0.0202772059	0.0000000847	0.0003645818	0.171278645	-0.1709140633	0.0217126568	-0.157	0.154	0.246	-0.020979465	0.00070226
INPC	0.0740002990	0.0000000521	0.0008264081	0.094482659	-0.0936562505	0.0378784199	-0.157	0.154	0.246	-0.005104979	0.079105278
MAYA	-0.0793766539	0.0000000772	0.0093568156	0.474657447	-0.4653006312	0.0436727065	-0.157	0.154	0.246	-0.060912824	-0.01846383
MCOR	0.0459656701	0.0000001550	0.0141092370	-0.00966775	0.0237769871	0.0178098046	-0.157	0.154	0.246	0.008042844	0.037922826
MEGA	0.0344254643	0.0000000162	0.0065913651	-0.076828747	0.0834201125	0.0304850858	-0.157	0.154	0.246	0.020346026	0.014079438
PNBN	0.0941280051	0.0000000080	0.0027091838	0.185437395	-0.1827282115	0.0169476327	-0.157	0.154	0.246	-0.023971028	0.118099033
SDRA	-0.0614869512	0.0000001966	-0.0008836434	0.366159683	-0.3670433261	0.0259192231	-0.157	0.154	0.246	-0.050148574	-0.011338377

Lampiran 8 : Data Regresi yang digunakan untuk *Discretionary Accrual* 2013 (dalam Jutaan Rupiah)

Kode Perusahaan	Total akrual	total aset Ait-1	perubahan pendapatan - perubahan piutang	aset tetap Ppet	perubahan pendapatan Revt	perubahan piutang Rect
AGRO	-33.223	4.040.140	-12.461	28.864	16.403	1.161.478
BACA	-12.569	5.666.177	-889.725	167.240	31.677	921.402
BBCA	18.446.066	442.994.197	-51.169.467	7.440.017	2.823.099	53.992.566
BBKP	1.874.281	65.689.830	-2.348.244	802.257	107.794	2.456.038
BBNI	14.064.587	333.303.506	-47.345.357	5.513.569	2.577.780	49.923.137
BBNP	-215.799	8.212.208	-1.158.544	35.525	23.134	1.181.678
BBRI	16.955.244	551.336.790	-77.618.649	3.972.612	5.445.039	83.063.688
BDMN	626.194	155.791.308	-17.311.251	2.199.165	34.295	17.345.546
BNBA	133.611	3.577.530	-594.862	133.122	523	595.385
BNGA	277.821	197.412.481	-8.579.419	2.067.918	125.131	8.704.550
BNII	-1.656.273	115.772.908	-18.841.535	1.018.434	623.289	19.464.824
BNLI	3.631.846	131.798.595	27.585.760	1.093.094	247.365	-27.338.395
BSIM	256.514	15.151.892	-465.654	544.440	150.248	615.902
BTPN	5.879.489	59.090.132	-6.837.100	755.104	390.600	7.227.700
BVIC	800.835	14.352.840	-3.406.529	266.837	78.222	3.484.751
INPC	173.703	20.558.770	-51.996	712.468	167.139	219.135
MAYA	298.017	17.166.552	-5.333.275	553.280	155.875	5.489.150
MCOR	25.688	6.495.246	-983.925	110.578	-15.299	968.626
MEGA	-10.299.132	65.219.108	-4.059.663	1.891.934	-930.659	3.129.004
PNBN	-5.905.807	148.792.615	-1.1279.730	2.440.744	237.837	11.517.567
SDRA	352.752	7.621.309	-912.089	148.977	4.822	916.911

Lampiran 9 : Perhitungan koefisien NDA (*Nondiscretionary Accrual*) 2013

Kode Perusahaan	Y (Tait/Ait-1)	X1 (1/Ait-1)	X2(Revit/Ait-1)	X3 (PPEit/Ait-1)	Koefisien		
					β_1	β_2	β_3
AGRO	-0.0082232299	0.0000002475	-0.0030842991	0.0071443069	0.058	-0.157	-0.163
BACA	-0.0022182505	0.0000001765	-0.1570238628	0.0295154917	0.058	-0.157	-0.163
BBCA	0.0416395206	0.0000000023	-0.1155082106	0.0167948408	0.058	-0.157	-0.163
BBKP	0.0285322857	0.0000000152	-0.0357474513	0.0122128037	0.058	-0.157	-0.163
BBNI	0.0421975369	0.0000000030	-0.1420487818	0.0165421872	0.058	-0.157	-0.163
BBNP	-0.0262778293	0.0000001218	-0.1410758227	0.0043258768	0.058	-0.157	-0.163
BBRI	0.0307529704	0.0000000018	-0.1407826403	0.0072054179	0.058	-0.157	-0.163
BDMN	0.0040194412	0.0000000064	-0.1111182082	0.0141160956	0.058	-0.157	-0.163
BNBA	0.0373472759	0.0000002795	-0.1662772919	0.0372105894	0.058	-0.157	-0.163
BNGA	0.0014073122	0.0000000051	-0.0434593545	0.0104751128	0.058	-0.157	-0.163
BNII	-0.0143062227	0.0000000086	-0.1627456313	0.0087968249	0.058	-0.157	-0.163
BNLI	0.0275560297	0.0000000076	0.2093023829	0.0082936696	0.058	-0.157	-0.163
BSIM	0.0169295029	0.0000000660	-0.0307323996	0.0359321463	0.058	-0.157	-0.163
BTPN	0.0995003531	0.0000000169	-0.1157062909	0.0127788511	0.058	-0.157	-0.163
BVIC	0.0557962745	0.0000000697	-0.2373418083	0.0185912335	0.058	-0.157	-0.163
INPC	0.0084490950	0.0000000486	-0.0025291396	0.0346551861	0.058	-0.157	-0.163
MAYA	0.0173603296	0.0000000583	-0.3106782888	0.0322301182	0.058	-0.157	-0.163
MCOR	0.0039548925	0.0000001540	-0.1514838699	0.0170244514	0.058	-0.157	-0.163
MEGA	-0.1579158672	0.0000000153	-0.0622465275	0.0290088911	0.058	-0.157	-0.163
PNBN	-0.0396915331	0.0000000067	-0.0758083995	0.0164036636	0.058	-0.157	-0.163
SDRA	0.0462849623	0.0000001312	-0.1196761606	0.0195474295	0.058	-0.157	-0.163

Lampiran 10 : Perhitungan *Discretionary Accrual* (Manajemen Laba) 2013

Kode Perusahaan	Y (Tait/Ait-1)	X1 (1/Ait-1)	X2 (Revit/Ait-1)	Recit/Ait-1	Revit/Ait-1-Recit/Ait-1	X3 (PPEit/Ait-1)	Koefisien			Nilai NDA	DA
							β_1	β_2	β_3		
AGRO	-0.0082232299	0.0000002475	-0.0030842991	0.287484592	-0.2905688912	0.0071443069	0.058	-0.157	-0.163	0.044454808	-0.052678038
BACA	-0.0022182505	0.0000001765	-0.1570238628	0.162614405	-0.3196382676	0.0295154917	0.058	-0.157	-0.163	0.045372193	-0.047590444
BBCA	0.0416395206	0.0000000023	-0.1155082106	0.121880978	-0.2373891886	0.0167948408	0.058	-0.157	-0.163	0.034532544	0.007106977
BBKP	0.0285322857	0.0000000152	-0.0357474513	0.037388405	-0.0731358568	0.0122128037	0.058	-0.157	-0.163	0.009491643	0.019040642
BBNI	0.0421975369	0.0000000030	-0.1420487818	0.149782814	-0.2918315957	0.0165421872	0.058	-0.157	-0.163	0.043121184	-0.000923647
BBNP	-0.0262778293	0.0000001218	-0.1410758227	0.143892848	-0.2849686710	0.0043258768	0.058	-0.157	-0.163	0.04403497	-0.0703128
BBRI	0.0307529704	0.0000000018	-0.1407826403	0.150658707	-0.2914413475	0.0072054179	0.058	-0.157	-0.163	0.044581809	-0.013828838
BDMN	0.0040194412	0.0000000064	-0.1111182082	0.111338342	-0.2224565507	0.0141160956	0.058	-0.157	-0.163	0.032624755	-0.028605314
BNBA	0.0373472759	0.0000002795	-0.1662772919	0.166423482	-0.3327007740	0.0372105894	0.058	-0.157	-0.163	0.046168712	-0.008821436
BNGA	0.0014073122	0.0000000051	-0.0434593545	0.04409321	-0.0875525646	0.0104751128	0.058	-0.157	-0.163	0.01203831	-0.010630997
BNII	-0.0143062227	0.0000000086	-0.1627456313	0.168129352	-0.3308749833	0.0087968249	0.058	-0.157	-0.163	0.05051349	-0.064819713
BNLI	0.0275560297	0.0000000076	0.2093023829	-0.207425542	0.4167279249	0.0082936696	0.058	-0.157	-0.163	-0.066778152	0.094334182
BSIM	0.0169295029	0.0000000660	-0.0307323996	0.040648521	-0.0713809206	0.0359321463	0.058	-0.157	-0.163	0.005349869	0.011579634
BTPN	0.0995003531	0.0000000169	-0.1157062909	0.122316532	-0.2380228225	0.0127788511	0.058	-0.157	-0.163	0.035286631	0.064213722
BVIC	0.0557962745	0.0000000697	-0.2373418083	0.24279174	-0.4801335485	0.0185912335	0.058	-0.157	-0.163	0.0723506	-0.016554326
INPC	0.0084490950	0.0000000486	-0.0025291396	0.010658955	-0.0131880944	0.0346551861	0.058	-0.157	-0.163	-0.003578262	0.012027357
MAYA	0.0173603296	0.0000000583	-0.3106782888	0.319758447	-0.6304367353	0.0322301182	0.058	-0.157	-0.163	0.093725062	-0.076364732
MCOR	0.0039548925	0.0000001540	-0.1514838699	0.149128455	-0.3006123248	0.0170244514	0.058	-0.157	-0.163	0.044421158	-0.040466266
MEGA	-0.1579158672	0.0000000153	-0.0622465275	0.047976798	-0.1102233260	0.0290088911	0.058	-0.157	-0.163	0.012576614	-0.170492481
PNBN	-0.0396915331	0.0000000067	-0.0758083995	0.077406846	-0.1532152453	0.0164036636	0.058	-0.157	-0.163	0.021380997	-0.06107253
SDRA	0.0462849623	0.0000001312	-0.1196761606	0.12030886	-0.2399850209	0.0195474295	0.058	-0.157	-0.163	0.034491425	0.011793537

Lampiran 11 : Variabel Independen Tekanan

No	Nama Perusahaan	Total Liabilitas (dalam Jutaan Rupiah)			TOTAL AKTIVA (dalam Jutaan Rupiah)			Rasio Leverage (%)		
		2011	2012	2013	2011	2012	2013	2011	2012	2013
1	Bank Rakyat Indonesia Agro Niaga Tbk	3.133.539	3.668.215	4.287.163	3.481.155	4.040.140	5.126.260	0.90	0.91	0.84
2	Bank Capital Indonesia Tbk	4.086.151	5.008.389	6.232.886	4.694.939	5.666.177	7.139.276	0.87	0.88	0.87
3	Bank Central Asia Tbk	339.165.506	390.067.244	430.893.993	381.908.353	442.994.197	496.304.573	0.89	0.88	0.87
4	Bank Bukopin Tbk	62.808.389	80.683.088	63.244.294	57.183.463	65.689.830	69.457.663	1.10	1.23	0.91
5	Bank Negara Indonesia (Persero)Tbk	261.215.137	289.778.215	338.971.310	299.058.161	333.303.506	386.654.815	0.87	0.87	0.88
6	Bank Nusantara Parahyangan Tbk	5.983.599	7.550.948	8.933.337	6.572.646	8.212.208	9.985.735	0.91	0.92	0.89
7	Bank Rakyat Indonesia (Persero)Tbk	420.078.955	486.455.011	546.855.504	469.899.284	551.336.790	626.182.926	0.89	0.88	0.87
8	Bank Danamon Indonesia Tbk	116.582.650	127.057.997	152.684.365	142.292.206	155.791.308	184.237.348	0.82	0.82	0.83
9	Bank Bumi Arta Tbk	2.487.017	2.881.011	3.481.269	2.963.149	3.577.530	5.548.479	0.84	0.81	0.63
10	Bank CIMB Niaga Tbk	148.431.639	174.760.569	192.979.722	166.801.130	197.412.481	218.866.409	0.89	0.89	0.88
11	Bank Internasional Indonesia Tbk	86.965.108	106.105.415	128.138.350	94.919.111	115.772.908	140.546.751	0.92	0.92	0.91
12	Bank Permata Tbk	92.187.794	119.303.061	151.707.278	101.324.002	131.798.595	165.833.922	0.91	0.91	0.91
13	Bank Sinarmas Tbk	15.363.688	13.326.284	14.693.195	16.658.656	15.151.892	17.447.455	0.92	0.88	0.84
14	Bank Tabungan Pensiunan Nasional Tbk	41.033.943	51.356.205	59.757.008	46.651.141	59.090.132	69.664.873	0.88	0.87	0.86
15	Bank Victoria International Tbk	10.590.449	12.883.648	17.526.575	11.802.563	14.352.840	19.171.352	0.90	0.90	0.91
16	Bank Artha Graha International Tbk	18.031.095	18.621.443	18.576.759	19.185.436	20.558.770	21.188.582	0.94	0.91	0.88
17	Bank Mayapada International Tbk	11.287.605	15.320.812	21.603.247	12.951.201	17.166.552	24.015.572	0.87	0.89	0.90
18	Bank Windu Kentjana International Tbk	5.895.160	5.739.581	6.881.835	6.452.794	6.495.246	7.917.214	0.91	0.88	0.87
19	Bank Mega Tbk	57.032.639	58.956.287	60.357.193	61.909.027	65.219.108	66.475.698	0.92	0.90	0.91
20	Bank Pan Indonesia Tbk	108.857.192	131.144.850	144.097.145	124.754.179	148.792.615	164.055.578	0.87	0.88	0.88
21	Bank Himpunan Saudara 1906 Tbk	4.612.588	7.083.402	7.653.022	5.085.762	7.621.309	8.230.842	0.91	0.93	0.93

Lampiran 12 : Variabel Independen Kesempatan

No	Nama Perusahaan	Dewan komisaris independen			Dewan komisaris			BDOU		
		2011	2012	2013	2011	2012	2013	2011	2012	2013
1	Bank Rakyat Indonesia Agro Niaga Tbk	2	1	3	4	4	5	0.50	0.25	0.60
2	Bank Capital Indonesia Tbk	2	2	2	3	3	3	0.67	0.67	0.67
3	Bank Central Asia Tbk	4	3	3	5	5	5	0.80	0.60	0.60
4	Bank Bukopin Tbk	3	3	3	5	5	5	0.60	0.60	0.60
5	Bank Negara Indonesia (Persero)Tbk	4	4	4	7	7	7	0.57	0.57	0.57
6	Bank Nusantara Parahyangan Tbk	3	2	2	5	4	4	0.60	0.50	0.50
7	Bank Rakyat Indonesia (Persero)Tbk	3	4	3	6	8	8	0.50	0.50	0.38
8	Bank Danamon Indonesia Tbk	4	4	4	8	8	7	0.50	0.50	0.57
9	Bank Bumi Arta Tbk	2	2	2	3	3	3	0.67	0.67	0.67
10	Bank CIMB Niaga Tbk	4	4	4	8	8	8	0.50	0.50	0.50
11	Bank Internasional Indonesia Tbk	4	4	3	7	7	6	0.57	0.57	0.50
12	Bank Permata Tbk	5	4	3	9	5	4	0.56	0.80	0.75
13	Bank Sinarmas Tbk	2	2	2	3	3	3	0.67	0.67	0.67
14	Bank Tabungan Pensiunan Nasional Tbk	3	3	3	6	6	6	0.50	0.50	0.50
15	Bank Victoria International Tbk	2	3	3	3	4	4	0.67	0.75	0.75
16	Bank Artha Graha International Tbk	3	3	3	5	5	5	0.60	0.60	0.60
17	Bank Mayapada International Tbk	1	3	3	3	6	5	0.33	0.50	0.60
18	Bank Windu Kentjana International Tbk	1	2	2	3	4	4	0.33	0.50	0.50
19	Bank Mega Tbk	2	2	2	3	3	4	0.67	0.67	0.50
20	Bank Pan Indonesia Tbk	2	1	1	4	4	4	0.50	0.25	0.25
21	Bank Himpunan Saudara 1906 Tbk	2	2	2	4	3	3	0.50	0.67	0.67

Lampiran 13 : Perhitungan Total AkruaI Variabel Rasionalisasi (dalam Jutaan Rupiah)

Kode Perusahaan	aset lancar				perubahan aset lancar			Kas				perubahan kas		
	2010	2011	2012	2013	2011	2012	2013	2010	2011	2012	2013	2011	2012	2013
AGRO	3.028.451	3.463.117	4.026.296	5.094.378	434.666	563.179	1.068.082	22.379	20.906	28.747	22.755	-1.473	7.841	-5.992
BACA	4.298.751	4.555.402	5.517.222	6.972.036	256.651	961.820	1.454.814	11.434	14.850	22.402	26.199	3.416	7.552	3.797
BBCA	316.377.444	372.780.281	429.402.117	480.520.681	56.402.837	56.621.836	51.118.564	9.639.057	10.355.620	11.054.208	16.284.142	716.563	698.588	5.229.934
BBKP	104.659.508	120.067.971	143.804.348	158.930.294	15.408.463	23.736.377	15.125.946	778.743	747.411	908.662	1.020.193	-31.332	161.251	111.531
BBNI	239.588.624	289.654.698	325.080.211	376.997.893	50.066.074	35.425.513	51.917.682	5.480.703	6.197.731	7.969.378	10.089.927	717.028	1.771.647	2.120.549
BBNP	6.169.171	6.422.543	8.042.557	9.816.343	253.372	1.620.014	1.773.786	62.542	69.505	67.812	134.233	6.963	-1.693	66.421
BBRI	395.540.777	460.121.003	540.545.673	613.017.771	64.580.226	80.424.670	72.472.098	9.975.712	10.525.973	13.895.464	19.171.778	550.261	3.369.491	5.276.314
BDMN	113.908.202	137.601.365	151.352.858	179.637.646	23.693.163	13.751.493	28.284.788	1.985.338	1.895.058	2.456.567	2.943.909	-90.280	561.509	487.342
BNBA	2.631.128	2.811.870	334.161	3.882.135	180.742	512.291	557.974	45.894	36.900	35.775	55.484	-8.994	-1.125	19.709
BNGA	141.361.868	163.653.385	193.723.710	214.152.566	22.291.517	30.070.325	20.428.856	2.515.903	2.899.117	3.560.580	4.899.659	383.214	661.463	1.339.079
BNII	73.888.014	93.545.688	114.391.070	138.871.325	19.657.674	20.845.382	24.480.255	1.702.224	1.701.791	1.920.998	2.329.825	-433	219.207	408.827
BNLI	70.977.279	98.303.446	128.329.598	161.017.555	27.326.167	30.026.152	32.687.957	1.270.026	1.751.487	1.803.777	2.436.772	481.461	52.290	632.995
BSIM	10.704.593	16.033.356	14.447.306	16.576.770	5.328.763	-1.586.050	2.129.464	269.274	467.063	283.214	375.908	197.789	-183.849	92.694
BTPN	33.321.752	44.591.036	58.198.116	68.619.059	11.269.284	13.607.080	10.420.943	701.345	820.624	929.454	1.102.840	119.279	108.830	173.386
BVIC	10.059.258	11.588.970	14.105.247	18.911.373	1.529.712	2.516.277	4.806.126	28.920	32.141	36.624	53.249	3.221	4.483	16.625
INPC	16.665.627	18.888.763	19.712.330	20.357.698	2.223.136	823.567	645.368	207.578	214.633	232.428	315.001	7.055	17.795	82.573
MAYA	9.199.134	11.901.401	15.993.347	22.857.162	2.702.267	4.091.946	6.863.815	54.542	82.644	85.380	145.919	28.102	2.736	60.539
MCOR	4.165.974	6.294.999	6.343.805	7.760.186	2.129.025	48.806	1.416.381	68.077	108.067	117.165	146.425	39.990	9.098	29.260
MEGA	49.225.746	58.777.156	61.927.764	63.078.162	9.551.410	3.150.608	1.150.398	926.495	1.159.680	1.355.207	1.430.545	233.185	195.527	75.338
PNBN	104.659.508	120.067.971	144.296.401	159.439.578	15.408.463	24.228.430	15.143.177	1.076.074	1.392.325	1.438.005	1.562.167	316.251	45.680	124.162
SDRA	3.125.640	4.928.058	7.409.480	7.960.194	1.802.418	2.481.422	550.714	78.959	84.810	145.266	115.057	5.851	60.456	-30.209

(Dalam Jutaan Rupiah)

Kode Perusahaan	Total Liabilitas				Perubahan total liabilitas			Beban depresiasi dan amortisasi		
	2010	2011	2012	2013	2011	2012	2013	2011	2012	2013
AGRO	2.775.806	3.133.539	3.668.215	4.287.163	357.733	534.676	618.948	40.395	44.501	48.675
BACA	3.855.535	4.086.151	5.008.389	6.232.886	230.616	922.238	1.224.497	42.440	51.152	61.063
BBCA	289.851.060	339.165.506	390.067.244	430.893.993	49.314.446	50.901.738	40.826.749	3.673.737	4.213.740	4.962.996
BBKP	44.597.408	52.809.369	60.693.088	63.244.294	8.211.961	7.883.719	2.551.206	408.513	526.330	470.083
BBNI	215.431.004	261.215.137	289.778.215	338.971.310	45.784.133	28.563.078	49.193.095	4.624.735	5.096.158	5.667.667
BBNP	4.761.379	5.983.599	7.550.948	8.933.337	1.222.220	1.567.349	1.382.389	37.298	44.821	54.079
BBRI	404.285.602	420.078.955	486.455.011	546.855.504	15.793.353	66.376.056	60.400.493	4.137.526	4.414.441	4.845.029
BDMN	99.597.545	116.582.650	127.057.997	152.684.365	16.985.105	10.475.347	25.626.368	1.332.501	1.475.077	1.611.864
BNBA	2.221.465	2.487.017	2.881.011	3.481.269	265.552	393.994	600.258	62.948	67.990	78.784
BNGA	129.812.352	148.431.639	174.760.569	192.979.722	18.619.287	26.328.930	18.219.153	1.907.593	2.160.755	2.449.874
BNII	67.671.237	86.965.108	106.105.415	128.138.350	19.293.871	19.140.307	22.032.935	777.735	912.218	1.090.604
BNLI	65.829.724	92.187.794	119.303.061	151.707.278	26.358.070	27.115.267	32.404.217	535.294	768.514	793.134
BSIM	10.320.685	15.363.688	13.326.284	14.693.195	5.043.003	-2.037.404	1.366.911	94.688	140.261	195.068
BTPN	30.305.282	41.033.943	51.356.205	59.757.008	10.728.661	10.322.262	8.400.803	353.039	561.745	770.917
BVIC	9.562.162	10.590.449	12.883.648	17.526.575	1.028.287	2.293.199	4.642.927	44.668	61.280	74.092
INPC	18.008.636	18.031.095	18.621.443	18.576.759	22.459	590.348	-44.684	69.900	28.796	67.315
MAYA	8.618.888	11.287.605	15.320.812	21.603.247	2.668.717	4.033.207	6.282.435	235.630	281.404	322.755
MCOR	3.833.040	5.895.160	5.739.581	6.881.835	2.062.120	-155.579	1.142.254	57.006	73.153	85.385
MEGA	47.230.741	57.032.639	58.956.287	60.357.193	9.801.898	1.923.648	1.400.906	858.772	1.019.576	1.200.249
PNBN	95.498.580	108.857.192	131.144.850	144.097.145	13.358.612	22.287.658	12.952.295	1.462.250	1.569.990	1.818.776
SDRA	2.852.188	4.612.588	7.083.402	7.653.022	1.760.400	2.470.814	569.620	33.775	43.187	57.976

(Dalam Jutaan Rupiah)

Kode Perusahaan	Pajak penghasilan yang ditangguhkan			Modal			Total Akruai			Total Aset		
	2011	2012	2013	2011	2012	2013	2011	2012	2013	2011	2012	2013
AGRO	229.343	18.444	19.149	347.616	371.924	836.906	156.284	329.641	1.224.208	3.481.155	4.040.140	5.126.260
BACA	2.708	63	3.680	608.788	657.788	906.390	586.259	638.603	1.068.167	4.694.939	5.666.177	7.139.276
BBCA	172.179	174.116	413.911	42.027.340	51.826.775	63.966.678	44.553.252	52.460.429	63.651.652	381.908.353	442.994.197	496.304.573
BBKP	15.313	2.213	23.803	4.374.094	4.996.742	6.213.369	11.178.102	20.159.606	18.182.692	57.183.463	65.689.830	69.457.663
BBNI	248.871	322.830	37.260	37.843.024	43.473.023	47.683.505	36.534.331	43.144.823	42.582.616	299.058.161	333.303.506	386.654.815
BBNP	1.307	3.367.697	336.797	582.910	661.259	1.052.398	-431.506	-2.696.901	986.498	6.572.646	8.212.208	9.985.735
BBRI	407.320	5.172.192	6.555.736	469.899.284	64.881.779	79.327.422	513.591.050	65.974.269	74.721.948	469.899.284	551.336.790	626.182.926
BDMN	1162.523	1.369.531	1.370.893	25.836.501	28.733.311	31.552.983	30.139.815	28.603.340	30.741.304	142.292.206	155.791.308	184.237.348
BNBA	14.391	20.351	22.657	476.131	522.505	564.402	322.976	553.586	400.968	2.963.149	3.577.530	5.548.479
BNGA	1214.822	1.537.066	1.535.866	13.369.491	22.651.912	25.886.687	13.536.092	22.034.023	22.771.571	166.801.130	197.412.481	218.866.409
BNII	314.210	484.748	613.908	7.954.003	9.667.493	12.408.401	7.226.294	9.756.395	12.742.382	94.919.111	115.772.908	140.546.751
BNLI	79.606	35.352	96.246	9.136.208	12.495.516	14.126.644	9.007.944	14.550.245	12.888.009	101.324.002	131.798.595	165.833.922
BSIM	7.728	17.819	22.778	1.294.968	1.825.608	2.754.260	1.280.523	2.302.731	3.206.273	16.658.656	15.151.892	17.447.455
BTPN	371.557	506.328	737.754	5.617.198	7.733.927	9.907.865	5.313.946	9.841.842	10.245.948	46.651.141	59.090.132	69.664.873
BVIC	28.729	47.023	67.534	1.212.113	1.469.192	1.644.776	1.636.920	1.579.484	1.649.724	11.802.563	14.352.840	19.171.352
INPC	7.848	3.421	6.099	1.154.341	1.937.327	2.611.823	3.270.215	2.120.534	3.145.888	19.185.436	20.558.770	21.188.582
MAYA	12.012	1.671	9.013	1.663.595	1.845.739	2.412.324	1.421.401	1.618.667	2.601.397	12.951.201	17.166.552	24.015.572
MCOR	1.611	33.937	40.402	557.534	755.665	1.035.379	525.832	843.862	1.154.459	6.452.794	6.495.246	7.917.214
MEGA	117.964	188.602	107.770	4.876.388	6.262.821	6.118.505	3.415.979	6.086.076	4.484.640	61.909.027	65.219.108	66.475.698
PNBN	9.672	59.028	74.417	15.888.131	17.647.765	19.958.433	16.149.809	17.913.839	20.131.960	124.754.179	148.792.615	164.055.578
SDRA	7.508	3.518	5.298	473.174	537.907	577.820	468.058	441.354	525.849	5.085.762	7.621.309	8.230.842

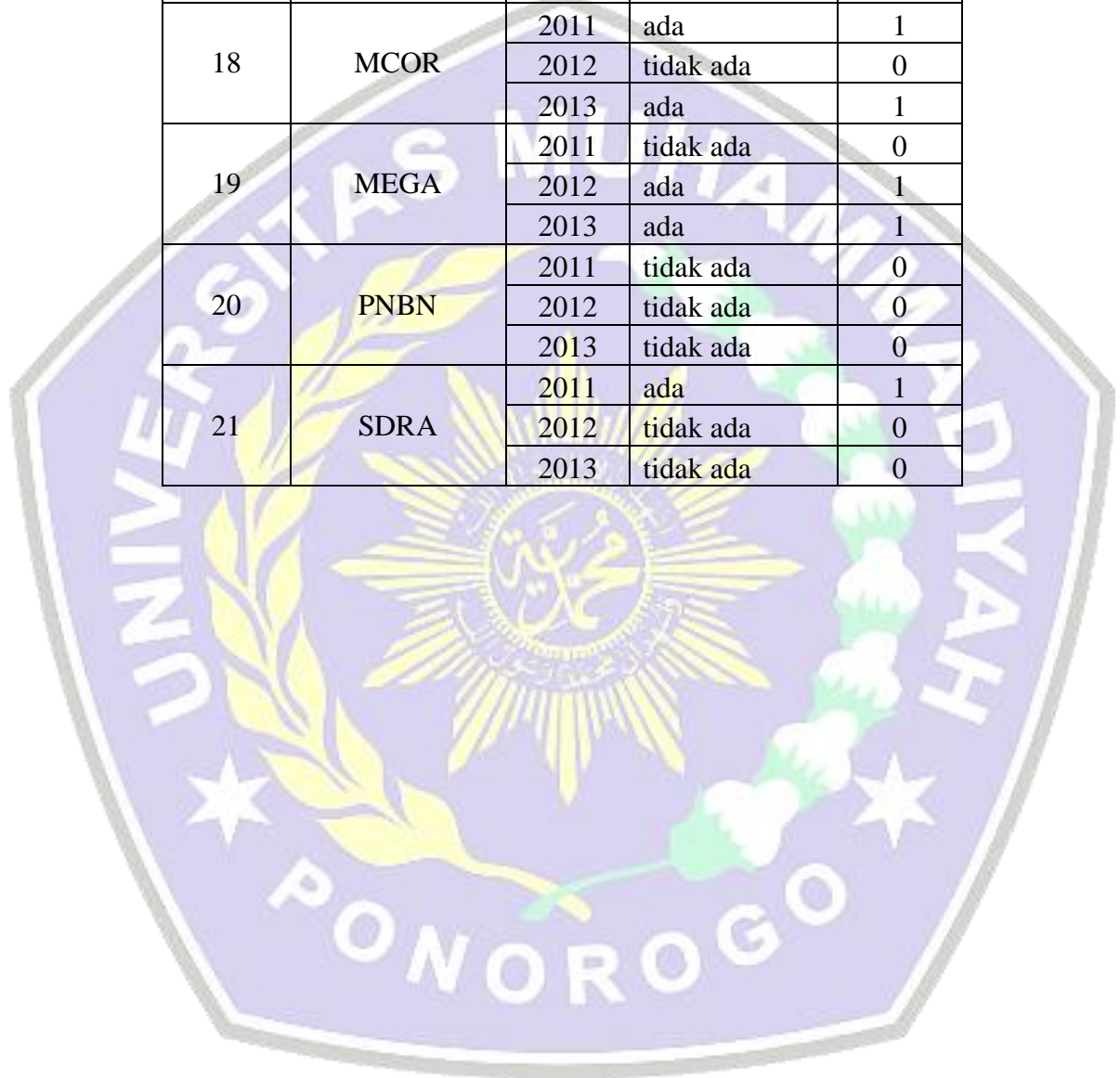
Rasio Total Akrual Per Total Aset (TATA) Proksi Rasionalisasi

Kode Perusahaan	TATA		
	2011	2012	2013
AGRO	0.0449	0.0816	0.2388
BACA	0.1249	0.1127	0.1496
BBCA	0.1167	0.1184	0.1283
BBKP	0.1955	0.3069	0.2618
BBNI	0.1222	0.1294	0.1101
BBNP	-0.0657	-0.3284	0.0988
BBRI	1.0930	0.1197	0.1193
BDMN	0.2118	0.1836	0.1669
BNBA	0.1090	0.1547	0.0723
BNGA	0.0812	0.1116	0.1040
BNII	0.0761	0.0843	0.0907
BNLI	0.0889	0.1104	0.0777
BSIM	0.0769	0.1520	0.1838
BTPN	0.1139	0.1666	0.1471
BVIC	0.1387	0.1100	0.0861
INPC	0.1705	0.1031	0.1485
MAYA	0.1098	0.0943	0.1083
MCOR	0.0815	0.1299	0.1458
MEGA	0.0552	0.0933	0.0675
PNBN	0.1295	0.1204	0.1227
SDRA	0.0920	0.0579	0.0639

Lampiran 14 : Variabel Independen Kemampuan

No.	Kode Perusahaan	Tahun	perubahan direksi	dummy
1	AGRO	2011	ada	1
		2012	ada	1
		2013	tidak ada	0
2	BACA	2011	tidak ada	0
		2012	tidak ada	0
		2013	ada	1
3	BBCA	2011	ada	1
		2012	tidak ada	0
		2013	ada	1
4	BBKP	2011	ada	1
		2012	tidak ada	0
		2013	ada	1
5	BBNI	2011	tidak ada	0
		2012	ada	1
		2013	tidak ada	0
6	BBNP	2011	ada	1
		2012	tidak ada	0
		2013	ada	1
7	BBRI	2011	ada	1
		2012	tidak ada	0
		2013	tidak ada	0
8	BDMN	2011	ada	1
		2012	tidak ada	0
		2013	tidak ada	0
9	BNBA	2011	tidak ada	0
		2012	ada	1
		2013	tidak ada	0
10	BNGA	2011	tidak ada	0
		2012	ada	1
		2013	tidak ada	0
11	BNII	2011	ada	1
		2012	ada	1
		2013	ada	1
12	BNLI	2011	tidak ada	0
		2012	ada	1
		2013	ada	1
13	BSIM	2011	tidak ada	0
		2012	ada	1
		2013	ada	1
14	BTPN	2011	tidak ada	0
		2012	ada	1
		2013	tidak ada	0

15	BVIC	2011	ada	1
		2012	ada	1
		2013	ada	1
16	INPC	2011	tidak ada	0
		2012	tidak ada	0
		2013	ada	1
17	MAYA	2011	tidak ada	0
		2012	ada	1
		2013	ada	1
18	MCOR	2011	ada	1
		2012	tidak ada	0
		2013	ada	1
19	MEGA	2011	tidak ada	0
		2012	ada	1
		2013	ada	1
20	PNBN	2011	tidak ada	0
		2012	tidak ada	0
		2013	tidak ada	0
21	SDRA	2011	ada	1
		2012	tidak ada	0
		2013	tidak ada	0



Lampiran 15 : Variabel Independen dan variabel dependen

No.	Kode Perusahaan	Tahun	DACCit	LEV	BDOUT	TATA	DCHANGE
1	AGRO	2011	-0.164226136	0.90	0.50	0.0449	1
		2012	0.009682885	0.91	0.25	0.0816	1
		2013	-0.052678038	0.84	0.60	0.2388	0
2	BACA	2011	-0.007335797	0.87	0.67	0.1249	0
		2012	0.026041492	0.88	0.67	0.1127	0
		2013	-0.047590444	0.87	0.67	0.1496	1
3	BBCA	2011	0.167426031	0.87	0.80	0.1167	1
		2012	-0.024716891	0.88	0.60	0.1184	0
		2013	0.007106977	0.87	0.60	0.1283	1
4	BBKP	2011	-0.024853905	1.10	0.60	0.1955	1
		2012	-0.032255528	1.23	0.60	0.3069	0
		2013	0.019040642	0.91	0.60	0.2618	1
5	BBNI	2011	0.015864888	0.87	0.57	0.1222	0
		2012	0.007293768	0.87	0.57	0.1294	1
		2013	-0.000923647	0.88	0.57	0.1101	0
6	BBNP	2011	0.032313216	0.91	0.60	-0.0657	1
		2012	-0.060700496	0.92	0.50	-0.3284	0
		2013	-0.0703128	0.89	0.50	0.0988	1
7	BBRI	2011	-0.021214058	0.89	0.50	1.0930	1
		2012	0.070083171	0.88	0.50	0.1197	0
		2013	-0.013828838	0.87	0.37	0.1193	0
8	BDMN	2011	0.048460394	0.82	0.50	0.2118	1
		2012	0.06289776	0.82	0.50	0.1836	0
		2013	-0.028605314	0.83	0.57	0.1669	0
9	BNBA	2011	0.022145207	0.84	0.67	0.1090	0
		2012	0.056218679	0.81	0.67	0.1547	1
		2013	-0.008821436	0.63	0.67	0.0723	0
10	BNGA	2011	0.012732532	0.89	0.50	0.0812	0
		2012	-0.02161691	0.89	0.50	0.1116	1
		2013	-0.010630997	0.88	0.50	0.1040	0
11	BNII	2011	-0.007533866	0.92	0.57	0.0761	1
		2012	-0.00558926	0.92	0.57	0.0843	1
		2013	-0.064819713	0.91	0.50	0.0907	1
12	BNLI	2011	0.014954888	0.91	0.56	0.0889	0
		2012	0.102191385	0.91	0.80	0.1104	1
		2013	0.094334182	0.91	0.75	0.0777	1
13	BSIM	2011	0.01829449	0.92	0.67	0.0769	0
		2012	0.07142159	0.88	0.67	0.1520	1
		2013	0.011579634	0.84	0.67	0.1838	1
14	BTPN	2011	0.080493619	0.88	0.50	0.1139	0
		2012	0.035788992	0.87	0.50	0.1666	1
		2013	0.064213722	0.86	0.50	0.1471	0

15	BVIC	2011	0.022289697	0.90	0.67	0.1387	1
		2012	0.00070226	0.90	0.75	0.1100	1
		2013	-0.016554326	0.91	0.75	0.0861	1
16	INPC	2011	0.010339683	0.94	0.60	0.1705	0
		2012	0.079105278	0.91	0.60	0.1031	0
		2013	0.012027357	0.88	0.60	0.1485	1
17	MAYA	2011	-0.006065364	0.87	0.33	0.1098	0
		2012	-0.01846383	0.89	0.50	0.0943	1
		2013	-0.076364732	0.90	0.60	0.1083	1
18	MCOR	2011	0.046560802	0.91	0.33	0.0815	1
		2012	0.037922826	0.88	0.50	0.1299	0
		2013	-0.040466266	0.87	0.50	0.1458	1
19	MEGA	2011	-0.08864015	0.92	0.67	0.0552	0
		2012	0.014079438	0.90	0.67	0.0933	1
		2013	-0.170492481	0.90	0.50	0.0675	1
20	PNBN	2011	0.005295196	0.87	0.50	0.1295	0
		2012	0.118099033	0.88	0.25	0.1204	0
		2013	-0.06107253	0.88	0.25	0.1227	0
21	SDRA	2011	-0.155268352	0.91	0.50	0.0920	1
		2012	-0.011338377	0.93	0.67	0.0579	0
		2013	0.011793537	0.93	0.67	0.0639	0



Lampiran 16: Uji Statistik Deskriptif

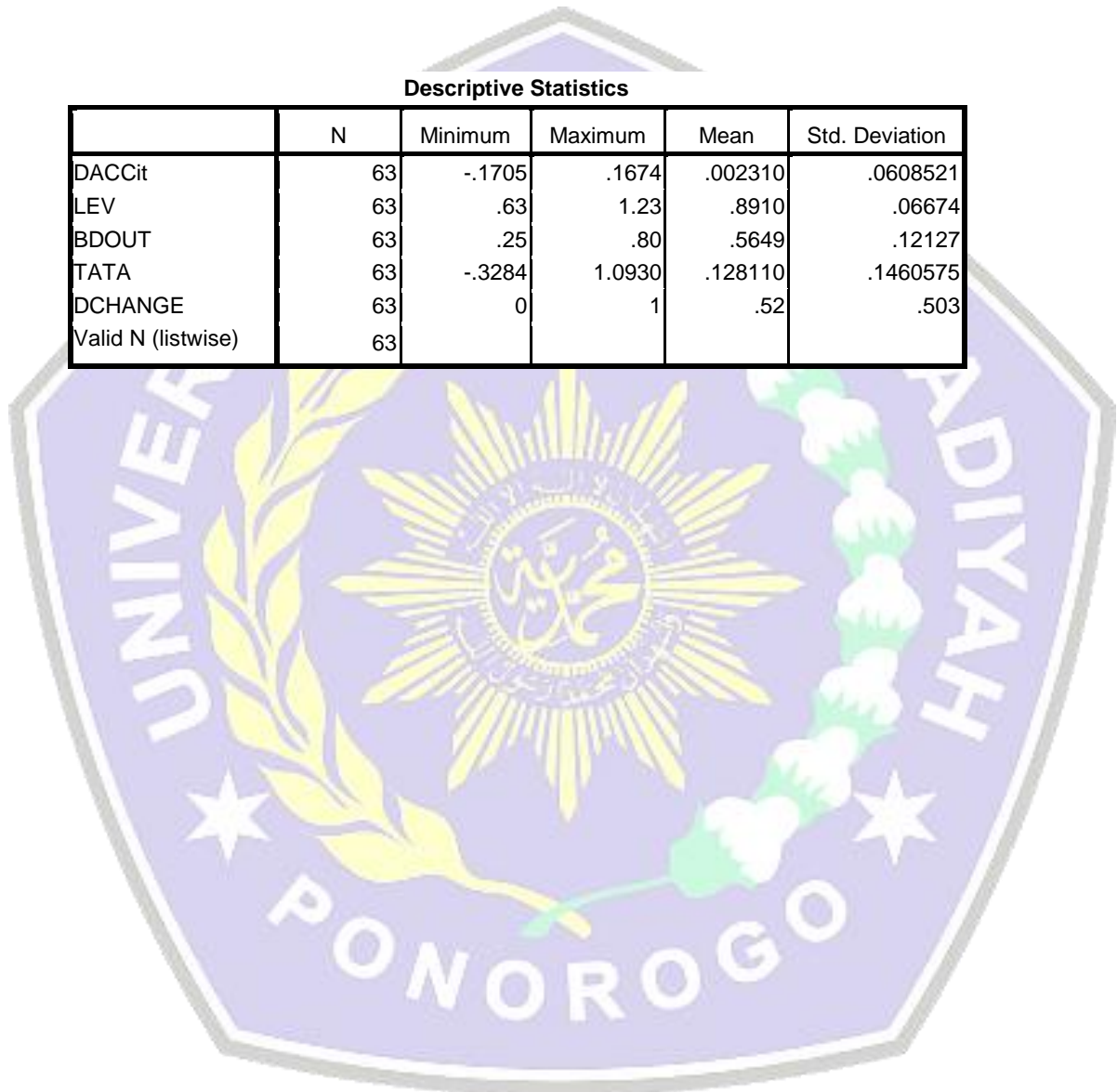
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DESCRIPTIVES VARIABLES=Y X1 X2 X3 X4
  /STATISTICS=MEAN STDDEV MIN MAX.
```

Descriptives

[DataSet0]

Descriptive Statistics

	N	Minimum	Maximum	Mean	Std. Deviation
DACCit	63	-.1705	.1674	.002310	.0608521
LEV	63	.63	1.23	.8910	.06674
BDOU	63	.25	.80	.5649	.12127
TATA	63	-.3284	1.0930	.128110	.1460575
DCHANGE	63	0	1	.52	.503
Valid N (listwise)	63				



Lampiran 17: Uji Normalitas

```

NPAR TESTS
  /K-S (NORMAL)=RES_1
  /MISSING ANALYSIS.

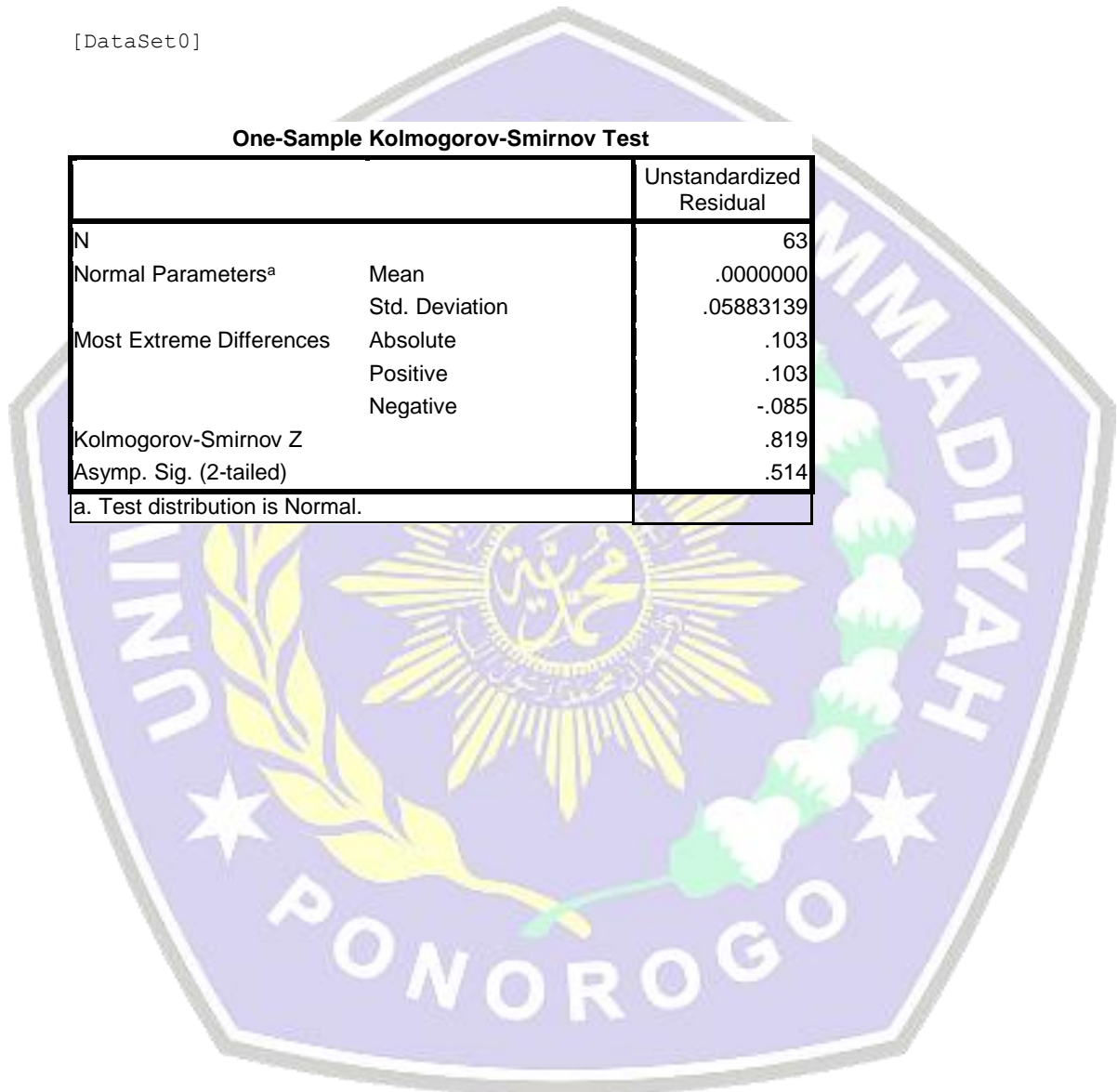
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NPar Tests

[DataSet0]

One-Sample Kolmogorov-Smirnov Test

		Unstandardized Residual
N		63
Normal Parameters ^a	Mean	.0000000
	Std. Deviation	.05883139
Most Extreme Differences	Absolute	.103
	Positive	.103
	Negative	-.085
Kolmogorov-Smirnov Z		.819
Asymp. Sig. (2-tailed)		.514
a. Test distribution is Normal.		



Lampiran 18: Uji Autokorelasi

```
REGRESSION
  /MISSING LISTWISE
  /STATISTICS COEFF OUTS R ANOVA
  /CRITERIA=PIN(.05) POUT(.10)
  /NOORIGIN
  /DEPENDENT Y
  /METHOD=ENTER X1 X2 X3 X4
  /RESIDUALS DURBIN
  /SAVE RESID.
```

Regression

[DataSet0]

Variables Entered/Removed^b

Model	Variables Entered	Variables Removed	Method
1	DCHANGE, LEV, TATA, BDOUT ^a		. Enter

a. All requested variables entered.

b. Dependent Variable: DACCit

Model Summary^b

Model	R	R Square	Adjusted R Square	Std. Error of the Estimate	Durbin-Watson
1	.256 ^a	.065	.001	.0608262	2.014

a. Predictors: (Constant), DCHANGE, LEV, TATA, BDOUT

b. Dependent Variable: DACCit

ANOVA^b

Model		Sum of Squares	df	Mean Square	F	Sig.
1	Regression	.015	4	.004	1.013	.408 ^a
	Residual	.215	58	.004		
	Total	.230	62			

a. Predictors: (Constant), DCHANGE, LEV, TATA, BDOUT

b. Dependent Variable: DACCit

Coefficients^a

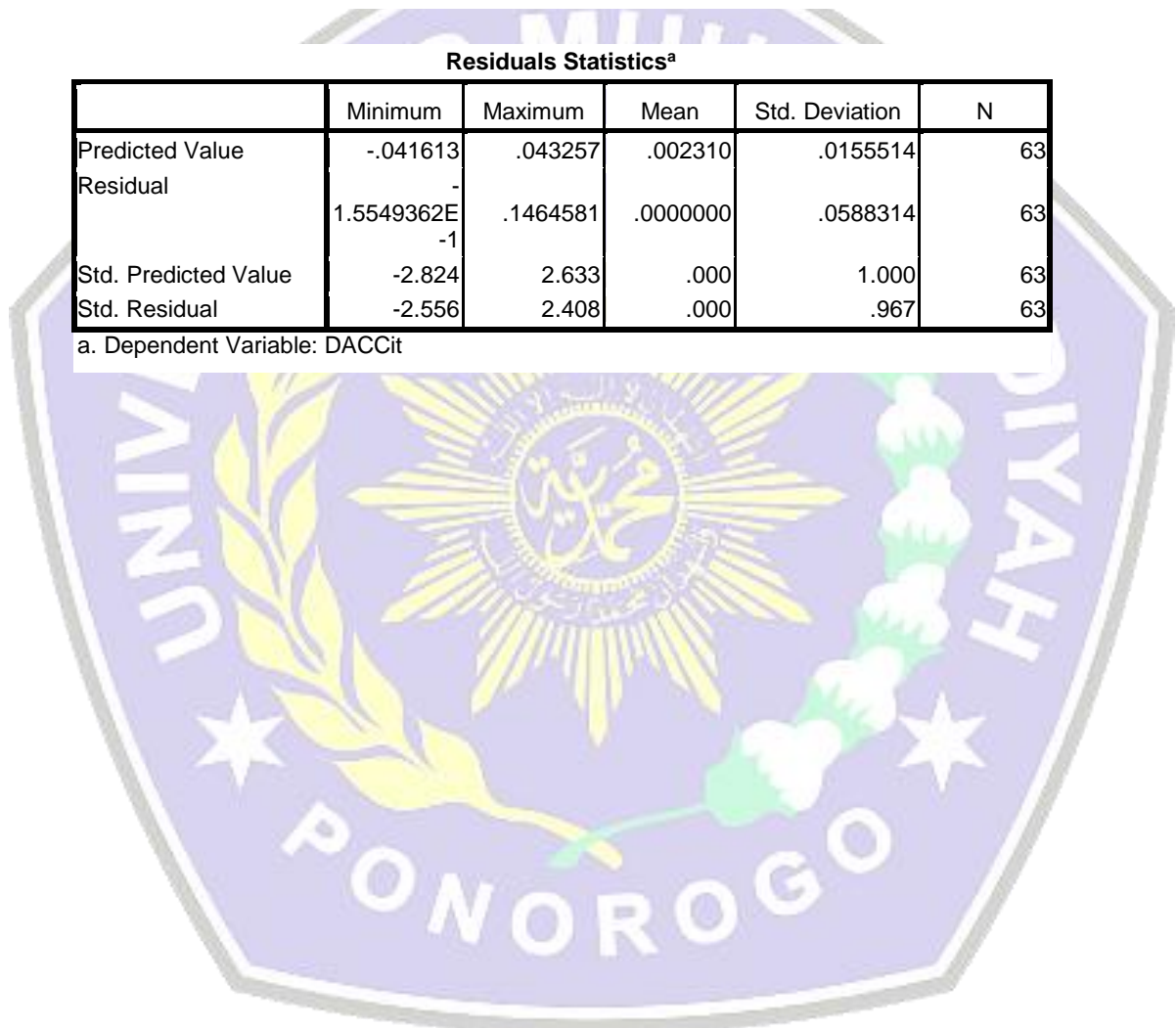
Model		Unstandardized Coefficients		Standardized Coefficients	t	Sig.
		B	Std. Error	Beta		
1	(Constant)	.028	.109		.254	.801
	LEV	-.091	.116	-.100	-.783	.437
	BDOUT	.105	.065	.209	1.622	.110
	TATA	.036	.053	.087	.677	.501
	DCHANGE	-.016	.016	-.130	-.999	.322

a. Dependent Variable: DACCit

Residuals Statistics^a

	Minimum	Maximum	Mean	Std. Deviation	N
Predicted Value	-.041613	.043257	.002310	.0155514	63
Residual	-1.5549362E-1	.1464581	.0000000	.0588314	63
Std. Predicted Value	-2.824	2.633	.000	1.000	63
Std. Residual	-2.556	2.408	.000	.967	63

a. Dependent Variable: DACCit



Lampiran 19: Uji Multikolinearitas

```

REGRESSION
  /MISSING LISTWISE
  /STATISTICS COEFF OUTS R ANOVA COLLIN TOL
  /CRITERIA=PIN(.05) POUT(.10)
  /NOORIGIN
  /DEPENDENT Y
  /METHOD=ENTER X1 X2 X3 X4
  /SAVE RESID.

```

Regression

[DataSet0]

Variables Entered/Removed^b

Model	Variables Entered	Variables Removed	Method
1	DCHANGE, LEV, TATA, BDOU ^a		. Enter

a. All requested variables entered.

b. Dependent Variable: DACCit

Model Summary

Model	R	R Square	Adjusted R Square	Std. Error of the Estimate
1	.256 ^a	.065	.001	.0608262

a. Predictors: (Constant), DCHANGE, LEV, TATA, BDOU

ANOVA^b

Model		Sum of Squares	df	Mean Square	F	Sig.
1	Regression	.015	4	.004	1.013	.408 ^a
	Residual	.215	58	.004		
	Total	.230	62			

a. Predictors: (Constant), DCHANGE, LEV, TATA, BDOU

b. Dependent Variable: DACCit

Coefficients^a

Model		Unstandardized Coefficients		Standardized Coefficients	t	Sig.	Collinearity Statistics	
		B	Std. Error	Beta			Tolerance	VIF
1	(Constant)	.028	.109		.254	.801		
	LEV	-.091	.116	-.100	-.783	.437	.993	1.007
	BDOU	.105	.065	.209	1.622	.110	.971	1.030
	TATA	.036	.053	.087	.677	.501	.979	1.022
	DCHANGE	-.016	.016	-.130	-.999	.322	.952	1.050

Coefficients^a

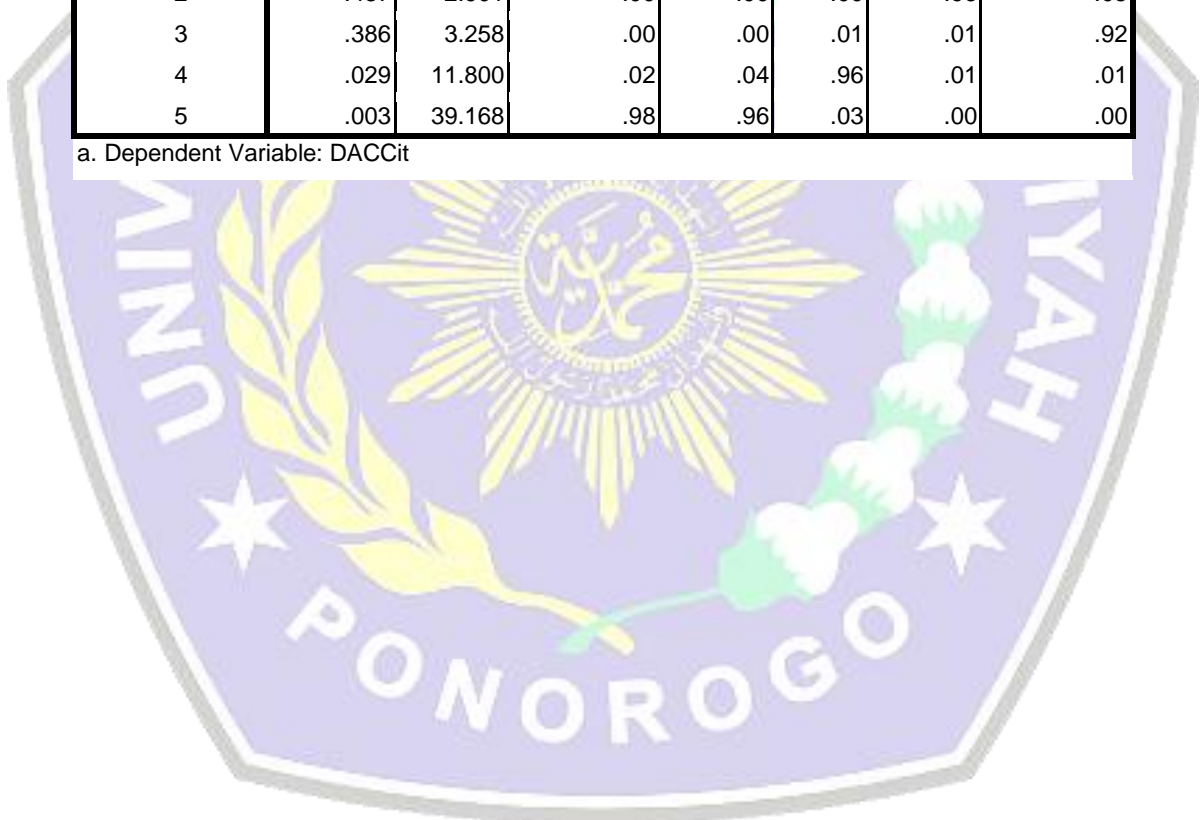
Model	Unstandardized Coefficients		Standardized Coefficients	t	Sig.	Collinearity Statistics	
	B	Std. Error	Beta			Tolerance	VIF
1 (Constant)	.028	.109		.254	.801		
LEV	-.091	.116	-.100	-.783	.437	.993	1.007
BDOUT	.105	.065	.209	1.622	.110	.971	1.030
TATA	.036	.053	.087	.677	.501	.979	1.022
DCHANGE	-.016	.016	-.130	-.999	.322	.952	1.050

a. Dependent Variable: DACCit

Collinearity Diagnostics^a

Model	Dimensi on	Eigenvalue	Condition Index	Variance Proportions				
				(Constant)	LEV	BDOUT	TATA	DCHANGE
1	1	4.096	1.000	.00	.00	.00	.02	.02
	2	.487	2.901	.00	.00	.00	.96	.05
	3	.386	3.258	.00	.00	.01	.01	.92
	4	.029	11.800	.02	.04	.96	.01	.01
	5	.003	39.168	.98	.96	.03	.00	.00

a. Dependent Variable: DACCit



Lampiran 20: Uji Heteroskedastisitas

```

COMPUTE ABRESID=ABS (RES_1) .
EXECUTE.
REGRESSION
  /MISSING LISTWISE
  /STATISTICS COEFF OUTS R ANOVA
  /CRITERIA=PIN(.05) POUT(.10)
  /NOORIGIN
  /DEPENDENT ABRESID
  /METHOD=ENTER X1 X2 X3 X4
  /SAVE RESID.

```

Regression

[DataSet0]

Variables Entered/Removed^b

Model	Variables Entered	Variables Removed	Method
1	DCHANGE, LEV, TATA, BDOU ^a		. Enter

a. All requested variables entered.

b. Dependent Variable: ABRESID

Model Summary

Model	R	R Square	Adjusted R Square	Std. Error of the Estimate
1	.238 ^a	.057	-.008	.04062

a. Predictors: (Constant), DCHANGE, LEV, TATA, BDOU

ANOVA^b

Model		Sum of Squares	df	Mean Square	F	Sig.
1	Regression	.006	4	.001	.871	.487 ^a
	Residual	.096	58	.002		
	Total	.101	62			

a. Predictors: (Constant), DCHANGE, LEV, TATA, BDOU

b. Dependent Variable: ABRESID

Coefficients^a

Model		Unstandardized Coefficients		Standardized Coefficients	t	Sig.
		B	Std. Error	Beta		
1	(Constant)	.088	.073		1.212	.230
	LEV	-.030	.078	-.050	-.391	.697
	BDOU	-.044	.043	-.132	-1.022	.311
	TATA	-.022	.036	-.081	-.626	.534
	DCHANGE	.017	.011	.212	1.625	.110

a. Dependent Variable: ABRESID

Lampiran 21: Uji Regresi Berganda

```
REGRESSION
/MISSING LISTWISE
/STATISTICS COEFF OUTS R ANOVA
/CRITERIA=PIN(.05) POUT(.10)
/NOORIGIN
/DEPENDENT Y
/METHOD=ENTER X1 X2 X3 X4.
```

Regression

[DataSet0]

Variables Entered/Removed^b

Model	Variables Entered	Variables Removed	Method
1	DCHANGE, LEV, TATA, BDOUT ^a		. Enter

a. All requested variables entered.

b. Dependent Variable: DACCit

Model Summary

Model	R	R Square	Adjusted R Square	Std. Error of the Estimate
1	.256 ^a	.065	.001	.0608262

a. Predictors: (Constant), DCHANGE, LEV, TATA, BDOUT

ANOVA^b

Model		Sum of Squares	df	Mean Square	F	Sig.
1	Regression	.015	4	.004	1.013	.408 ^a
	Residual	.215	58	.004		
	Total	.230	62			

a. Predictors: (Constant), DCHANGE, LEV, TATA, BDOUT

b. Dependent Variable: DACCit

Coefficients^a

Model		Unstandardized Coefficients		Standardized Coefficients	t	Sig.
		B	Std. Error	Beta		
1	(Constant)	.028	.109		.254	.801
	LEV	-.091	.116	-.100	-.783	.437
	BDOUT	.105	.065	.209	1.622	.110
	TATA	.036	.053	.087	.677	.501
	DCHANGE	-.016	.016	-.130	-.999	.322

a. Dependent Variable: DACCit



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BERITA ACARA BIMBINGAN SKRIPSI

1. Nama Mahasiswa : NURHAYATI
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3. Program Studi : Akuntansi S-1
4. Bidang : Akuntansi Keuangan
5. Alamat : Ds. Sidorejo, Kec. Sukorejo, Kab. Ponorogo
6. Judul Skripsi : Analisis Faktor-faktor Yang Mempengaruhi Kecurangan Laporan Keuangan Dengan Perspektif Fraud Diamond (Studi Empiris Pada Perusahaan Perbankan Yang Terdaftar Di Bursa Efek Indonesia tahun 2011-2013)
7. Masa Pembimbingan : September 2015 s/d Agustus 2016
8. Tanggal Mengajukan Skripsi :
9. Konsultasi :

Tanggal Disetujui	BAB	Paraf Pembimbing
26/2-2016	Proposal : Revisi	
16/3-2016	Proposal : Revisi	
17/3-2016	ACC. Proposal	
19/3-2016	Revisi Proposal	
27/3-2016		
2/4-2016	ACC Proposal	
11/5-2016	Bab I : Revisi	
19/5-2016	Bab I : ACC	
1/6-2016	Bab II : Revisi	
4/6-2016	ACC bab II	
27/7-2016	Bab III : Revisi	
	Bab II ditambah ML	
4/8-2016	Bab III : Revisi	
6/8-2016	ACC Bab III	
19/8-2016	Bab IV : Revisi	
26/8-2016	Bab IV : Revisi	
28/8-2016	ACC Bab IV	
	Rev. Bab IV	

