

## BAB V

### PENUTUP

#### 5.1 Kesimpulan

Penelitian ini bertujuan untuk menguji perbandingan kualitas laba yang dilaporkan sebelum dan sesudah adopsi IAS 39 (2005) menjadi PSAK 55 (2006) pada perusahaan perbankan yang terdaftar di BEI dengan menggunakan 3 model pengukuran. Kesimpulan dari penelitian ini adalah:

1. Dengan model Penman (2001) yang berfokus pada rasio laba bersih dan arus kas dari aktivitas operasi membuktikan bahwa tidak terdapat perbedaan secara signifikan kualitas laba antara sebelum dan sesudah adopsi IAS 39 (2005) pada perusahaan perbankan.
2. Dengan model Leuz dkk (2003) yang berfokus pada rasio deviasi standar laba operasi dan deviasi standar arus kas operasi membuktikan bahwa tidak terdapat perbedaan secara signifikan kualitas laba antara sebelum dan sesudah adopsi IAS 39 (2005) pada perusahaan perbankan.
3. Dengan model Beaver dan Engel (1996) yang berfokus pada *discretionary accruals* membuktikan juga bahwa tidak terdapat perbedaan secara signifikan kualitas laba antara sebelum dan sesudah adopsi IAS 39 (2005) pada perusahaan perbankan.

Dapat disimpulkan bahwa ketiga model secara simultan menunjukkan hasil yang sama yaitu tidak terdapat perbedaan secara signifikan kualitas laba antara sebelum dan sesudah adopsi IAS 39 (2005) menjadi PSAK 55 (2006) pada perusahaan perbankan yang terdaftar di BEI.

## 5.2 Keterbatasan dan Saran

Keterbatasan dalam penelitian ini adalah periode tahun pengamatan yang kurang panjang karena hanya menggunakan 2 tahun sebelum adopsi 39 (2005) dan 2 tahun sesudah adopsi 39 (2005) menyebabkan dampak perbedaan manajemen laba tidak terlihat.

PSAK 55 (2011) telah menggantikan PSAK 55 (2006) sebagai standar keuangan yang khusus mengatur tentang pengakuan dan pengukuran instrumen keuangan. PSAK 55 (2011) yang mengadopsi IAS 39 (Januari 2009) tidak jauh berbeda dengan PSAK 55 (2006) yang mengadopsi IAS (2005) sehingga saran dalam penelitian ini adalah diharapkan penelitian selanjutnya dapat menggunakan periode pengamatan yang lebih panjang dengan data terbaru.

Saat ini perkembangan standar internasional yang mengatur tentang instrumen keuangan sudah berkembang pesat. IAS 39 (Januari 2009) yang diadopsi oleh DSAK menjadi PSAK 55 (2011) sudah dicabut oleh IASB. Per November 2009, IASB mengeluarkan *IFRS 9: Financial Instruments* menggantikan IAS 39 (Januari 2009) sehingga diharapkan penelitian selanjutnya

memperhatikan perbedaan antara IAS 39 (Januari 2009) dengan IFRS 9. Jika seandainya, DSAK mengadopsi IFRS 9 untuk menggantikan PSAK 55 (2011) maka diharapkan penelitian selanjutnya memperhatikan dampak-dampak terhadap perbedaan-perbedaan antara IAS 39 dan IFRS 9.



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# LAMPIRAN I

SURAT EDARAN

Kepada

SEMUA BANK UMUM

YANG MELAKUKAN KEGIATAN USAHA SECARA KONVENSIONAL

DI INDONESIA

Perihal : Pelaksanaan Pedoman Akuntansi Perbankan Indonesia

Sehubungan dengan Pasal 30 Peraturan Bank Indonesia Nomor 3/22/PBI/2001 tanggal 13 Desember 2001 tentang Transparansi Kondisi Keuangan Bank (Lembaran Negara Republik Indonesia Tahun 2001 Nomor 150, Tambahan Lembaran Negara Republik Indonesia Tahun 2001 Nomor 4159), yang antara lain menyatakan bahwa perubahan Pedoman Akuntansi Perbankan Indonesia akan ditetapkan dengan Surat Edaran Bank Indonesia, perlu diatur hal-hal sebagai berikut:

1. Dalam rangka peningkatan transparansi kondisi keuangan Bank dan penyusunan laporan keuangan yang relevan, komprehensif, andal dan dapat diperbandingkan, Bank wajib menyusun dan menyajikan laporan keuangan berdasarkan Pernyataan Standar Akuntansi Keuangan yang relevan bagi Bank, Pedoman Akuntansi Perbankan Indonesia (PAPI), dan ketentuan lain yang ditetapkan oleh Bank Indonesia.
2. PAPI merupakan petunjuk pelaksanaan yang berisi penjabaran lebih lanjut dari beberapa Pernyataan Standar Akuntansi Keuangan (PSAK) yang relevan bagi industri perbankan.

3. Penyesuaian ...



3. Penyesuaian PAPI 2001 menjadi PAPI 2008 diperlukan terkait dengan diterbitkannya PSAK No. 50 (Revisi 2006) tentang Instrumen Keuangan: Penyajian dan Pengungkapan, dan PSAK No. 55 (Revisi 2006) tentang Instrumen Keuangan: Pengakuan dan Pengukuran.
4. PAPI 2008 merupakan acuan dalam penyusunan dan penyajian laporan keuangan Bank. Mengingat sifat PAPI merupakan petunjuk pelaksanaan dari PSAK maka untuk hal-hal yang tidak diatur dalam PAPI tetap mengacu kepada PSAK yang berlaku.
5. Dengan berlakunya Surat Edaran ini, maka Surat Edaran Bank Indonesia Nomor 3/33/DPNP tanggal 14 Desember 2001 perihal Pelaksanaan Pedoman Akuntansi Perbankan Indonesia dicabut dan dinyatakan tidak berlaku.

Ketentuan dalam Surat Edaran ini dan Pedoman Akuntansi Perbankan Indonesia 2008 mulai berlaku pada tanggal 1 Januari 2010.

Agar setiap orang mengetahuinya, memerintahkan pengumuman Surat Edaran ini dengan penempatannya dalam Berita Negara Republik Indonesia.

Demikian agar Saudara maklum.

BANK INDONESIA,

HALIM ALAMSYAH  
DIREKTUR PENELITIAN DAN  
PENGATURAN PERBANKAN



**LAMPIRAN II**

**Daftar Perusahaan Perbankan yang Termasuk Dalam  
Kriteria Sampel Penelitian**

No	KODE	Perusahaan Perbankan
1	AGRO	Bank Agro Niaga Tbk
2	BABP	Bank ICB Bumi Putra 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	BCIC	Bank Mutiara Tbk
10	BDMN	Bank Danamon Indonesia Tbk
11	BEKS	Bank Pundi Indonesia Tbk
12	BKSW	Bank Kesawan Tbk
13	BMRI	Bank Mandiri (Persero) Tbk
14	BNBA	Bank Bumi Arta Tbk
15	BNGA	Bank CIMB Niaga Tbk
16	BNII	Bank Internasional Indonesia Tbk

<b>No</b>	<b>KODE</b>	<b>Perusahaan Perbankan</b>
17	BNLI	Bank Permata Tbk
18	BSWD	Bank Swadesi Tbk
19	BTPN	Bank Tabungan Pensiunan Nasional Tbk
20	BVIC	Bank Victoria International Tbk
21	INPC	Bank Artha Graha International Tbk
22	MAYA	Bank Mayapada International Tbk
23	MCOR	Bank Windu Kentjana International Tbk
24	MEGA	Bank Mega Tbk
25	NISP	Bank NISP OCBC Tbk
26	PNBN	Bank Pan Indonesia Tbk
27	SDRA	Bank Himpunan Saudara 1906 Tbk



# **LAMPIRAN III**

# PERHITUNGAN KUALITAS LABA MODEL PENMAN (2001)

Dalam Jutaan

Kode BEI	2008	2009	2010	2011	2008	2009	2010	2011	Kualitas Laba 2008	Kualitas Laba 2009	Kualitas Laba 2010	Kualitas Laba 2011	Rata2 Sebelum	Rata2 Sesudah
	Lab Bersih/Net Income				Arus Kas Operasi/Operation Cash Flow									
AGRO	684	2,199	14,027	45,141	(477,837)	386,462	(17,646)	513,845	(698.5924)	175.7444	(1.2580)	11.3831	(261.4240)	5.0625
BABP	1,926	5,043	12,169	(95,327)	(346,018)	413,817	681,125	(495,567)	(179.6562)	82.0577	55.9721	5.1986	(48.7993)	30.5854
BAEK	261,802	331,575	296,043	242,557	(238,654)	2,898,345	(3,027,347)	(3,998,322)	(0.9116)	8.7411	(10.2260)	(16.4841)	3.9148	(13.3550)
BBCA	5,776,139	6,807,242	8,479,273	10,817,798	(1,743,764)	(18,660,401)	2,711,962	(37,228,553)	(0.3019)	(2.7413)	0.3198	(3.4414)	(1.5216)	(1.5608)
BBKP	368,780	362,191	492,599	741,478	(2,594,636)	(2,119,392)	5,185,523	(3,205,341)	(7.0357)	(5.8516)	10.5269	(4.3229)	(6.4437)	3.1020
BBNI	1,222,485	2,483,995	4,101,706	5,808,218	(10,334,295)	1,343,479	(14,154,127)	15,384,156	(8.4535)	0.5409	(3.4508)	2.6487	(3.9563)	(0.4011)
BBNP	28,365	29,399	47,475	68,146	8,262	(212,157)	(243,588)	57,762	0.2913	(7.2165)	(5.1309)	0.8476	(3.4626)	(2.1416)
BBRI	5,958,368	7,308,292	11,472,385	15,087,996	(14,213,727)	1,277,129	46,517,667	15,975,074	(2.3855)	0.1748	4.0548	1.0588	(1.1054)	2.5568
BCIC	(7,281,150)	265,483	217,963	260,445	(5,812,956)	(1,411,502)	617,169	(300,150)	0.7984	(5.3167)	2.8315	(1.1525)	(2.2592)	0.8395
BDMN	1,530,022	1,532,533	2,883,468	3,449,033	3,116,534	(1,098,934)	(2,962,519)	(8,762,571)	2.0369	(0.7171)	(1.0274)	(2.5406)	0.6599	(1.7840)
BEKS	(32,012)	(134,870)	(88,646)	(147,253)	20,154	(152,664)	(151,263)	502,901	(0.6296)	1.1319	1.7064	(3.4152)	0.2512	(0.8544)
BKSW	3,113	3,988	1,212	6,182	(161,537)	(67,141)	(77,592)	(628,433)	(51.8910)	(16.8357)	(64.0200)	(101.6553)	(34.3634)	(82.8376)
BMRI	5,312,821	7,155,464	9,218,298	12,695,885	521,717	12,360,087	42,109,002	20,440,640	0.0982	1.7274	4.5680	1.6100	0.9128	3.0890
BNBA	27,621	28,214	26,979	42,625	(113,390)	352,782	78,526	169,890	(4.1052)	12.5038	2.9106	3.9857	4.1993	3.4482
BNGA	678,189	1,568,130	2,548,153	3,176,960	(3,796,788)	(2,617,834)	8,543,683	(4,434,384)	(5.5984)	(1.6694)	3.3529	(1.3958)	(3.6339)	0.9785
BNII	480,468	468,697	460,989	671,096	(765,457)	3,852,957	(284,228)	(2,214,531)	(1.5931)	8.2206	(0.6166)	(3.2999)	3.3137	(1.9582)
BNLI	452,409	480,155	996,649	1,156,878	3,717,697	(4,632,706)	4,373,608	6,085,714	8.2176	(9.6484)	4.3883	5.2605	(0.7154)	4.8244
BSWD	19,221	36,950	35,092	48,072	(337,622)	237,594	(44,081)	145,819	(17.5653)	6.4301	(1.2561)	3.0333	(5.5676)	0.8886
BTPN	378,886	420,423	836,819	1,400,063	215,663	(84,589)	(765,998)	(1,544,298)	0.5692	(0.2012)	(0.9154)	(1.1030)	0.1840	(1.0092)
BVIC	35,262	46,240	106,801	187,402	(165,968)	36,736	427,705	(323,556)	(4.7067)	0.7945	4.0047	(1.7265)	(1.9561)	1.1391
INPC	21,874	41,858	83,669	100,430	12,215	480,532	477,534	233,811	0.5584	11.4801	5.7074	2.3281	6.0192	4.0178
MAYA	40,965	41,099	76,954	171,275	103,571	173,035	553,215	337,391	2.5283	4.2102	7.1889	1.9699	3.3692	4.5794
MCOR	3,651	16,069	28,293	36,214	97,402	53,806	184,366	380,888	26.6782	3.3484	6.5163	10.5177	15.0133	8.5170
MEGA	501,681	537,460	951,800	1,073,352	(5,719,729)	(4,923,722)	1,724,159	6,620,250	(11.4011)	(9.1611)	1.8115	6.1678	(10.2811)	3.9896
NISP	316,922	435,865	320,986	752,654	4,857,769	(2,778,056)	(2,088,338)	1,907,891	15.3280	(6.3737)	(6.5060)	2.5349	4.4772	(1.9856)
PNBN	701,361	915,298	1,257,925	2,053,115	1,020,145	7,494,722	11,654,489	(9,553,020)	1.4545	8.1883	9.2649	(4.6529)	4.8214	2.3060
SDRA	37,658	59,941	59,941	90,043	77,146	160,023	64,019	695,282	2.0486	2.6697	1.0680	7.7217	2.3591	4.3948

\*KUALITAS LABA : OPERATION CASH FLOW/NET INCOME

\*RATA-RATA SEBELUM: (KUALITAS LABA 2008+KUALITAS LABA 2009) / 2

\*RATA-RATA SESUDAH: (KUALITAS LABA 2010+KUALITAS LABA 2011) / 2

**PERHITUNGAN KUALITAS LABA MODEL LEUZ (2003)**

Dalam Jutaan

	2008	2009	2010	2011	2008	2009	2010	2011
Kode BEI	Laba Operasi / Operating Income				Arus Kas Operasi / Operating Cash Flow			
AGRO	1,240	11,259	27,189	42,115	(477,837)	386,462	(17,646)	513,845
BABP	24,090	9,530	27,291	(120,915)	(346,018)	413,817	681,125	(495,567)
BAEK	381,189	449,959	395,078	328,152	(238,654)	2,898,345	(3,027,347)	(3,998,322)
BBCA	7,667,907	8,518,883	10,400,190	13,296,775	(1,743,764)	(18,660,401)	2,711,962	(37,228,553)
BBKP	552,783	526,498	636,271	932,191	(2,594,636)	(2,119,392)	5,185,523	(3,205,341)
BBNI	1,874,523	3,386,114	5,509,018	7,242,583	(10,334,295)	1,343,479	(14,154,127)	15,384,156
BBNP	40,224	44,292	63,363	91,305	8,262	(212,157)	(243,588)	57,762
BBRI	8,346,113	8,560,659	14,402,001	17,584,230	(14,213,727)	1,277,129	46,517,667	15,975,074
BCIC	(6,949,961)	242,848	222,659	235,715	(5,812,956)	(1,411,502)	617,169	(300,150)
BDMN	2,671,141	2,782,112	4,630,064	5,234,709	3,116,534	(1,098,934)	(2,962,519)	(8,762,571)
BEKS	(34,203)	(170,562)	(156,323)	(169,612)	20,154	(152,664)	(151,263)	502,901
BKSW	(5,827)	8,330	11,179	14,344	(161,537)	(67,141)	(77,592)	(628,433)
BMRI	7,910,442	10,434,478	13,742,020	16,348,933	521,717	12,360,087	42,109,002	20,440,640
BNBA	40,900	40,927	36,155	37,851	(113,390)	352,782	78,526	169,890
BNGA	1,324,443	2,209,962	3,352,850	4,338,716	(3,796,788)	(2,617,834)	8,543,683	(4,434,384)
BNII	411,534	37,030	767,098	962,594	(765,457)	3,852,957	(284,228)	(2,214,531)
BNLI	620,847	739,562	1,076,796	1,439,219	3,717,697	(4,632,706)	4,373,608	6,085,714
BSWD	30,228	50,476	48,242	65,031	(337,622)	237,594	(44,081)	145,819
BTPN	592,722	635,353	1,146,105	1,795,283	215,663	(84,589)	(765,998)	(1,544,298)
BVIC	44,102	63,087	129,271	231,684	(165,968)	36,736	427,705	(323,556)
INPC	31,594	63,599	129,294	124,378	12,215	480,532	477,534	233,811
MAYA	59,997	57,666	105,261	229,897	103,571	173,035	553,215	337,391
MCOR	9,818	21,609	33,666	48,375	97,402	53,806	184,366	380,888
MEGA	673,437	622,384	1,068,377	1,130,454	(5,719,729)	(4,923,722)	1,724,159	6,620,250
NISP	452,092	608,994	606,620	992,692	4,857,769	(2,778,056)	(2,088,338)	1,907,891
PNBN	1,121,626	1,341,021	1,809,674	2,628,063	1,020,145	7,494,722	11,654,489	(9,553,020)
SDRA	54,656	83,909	83,909	123,337	77,146	160,023	64,019	695,282
RATA-RATA	1,035,098	1,532,592	2,233,456	2,785,485	(1,224,226)	(268,059)	3,781,001	(119,904)

## PERHITUNGAN KUALITAS LABA MODEL LEUZ (2003) - Lanjutan

Kode BEI	2008	2009	2010	2011	2008	2009	2010	2011
	Standar Deviasi Operating Income (x- $\bar{x}$ ) <sup>2</sup>				Standar Deviasi Operating Cash Flow (x- $\bar{x}$ ) <sup>2</sup>			
AGRO	1,068,862,364,164	2,314,454,096,889	4,867,613,347,221	7,526,078,616,722	557,096,188,518	428,397,587,592	14,429,722,791,270	401,637,741,766
BABP	1,022,137,176,064	2,319,717,465,940	4,867,165,057,360	8,447,159,530,051	771,249,424,752	464,954,789,368	9,609,234,005,265	141,122,980,332
BAEK	427,596,980,281	1,172,094,212,689	3,379,633,670,884	6,038,485,472,889	971,352,626,461	10,026,114,291,216	46,353,602,489,104	15,042,126,182,724
BBCA	43,994,155,230,481	48,808,261,936,681	66,695,544,226,756	110,487,217,464,100	269,919,733,444	338,278,244,244,964	1,142,844,383,521	1,377,051,830,605,200
BBKP	232,627,759,225	1,012,225,136,836	2,550,999,924,225	3,434,698,650,436	1,878,023,568,100	3,427,433,876,889	1,972,682,048,484	9,519,921,480,969
BBNI	704,634,330,625	3,435,543,804,484	10,729,306,415,844	19,865,722,581,604	82,993,357,184,761	2,597,054,725,444	321,668,816,376,384	240,375,876,483,600
BBNP	989,774,275,876	2,215,036,065,482	4,709,304,505,367	7,258,607,478,131	1,519,025,694,014	3,125,037,853	16,197,315,492,036	31,565,280,044
BBRI	53,450,940,330,225	49,393,725,756,489	148,073,487,417,025	219,002,853,575,025	168,727,136,229,001	2,387,605,955,344	1,826,422,620,795,560	259,048,316,820,484
BCIC	63,761,167,233,481	1,663,439,585,536	4,043,304,575,209	6,501,327,052,900	21,056,443,012,900	1,307,461,894,249	10,009,832,924,224	32,488,620,516
BDMN	2,676,636,697,849	1,561,300,230,400	5,743,729,905,664	5,998,698,202,176	18,842,197,377,600	690,353,265,625	45,475,061,990,400	74,695,692,872,889
BEKS	1,143,404,628,601	2,900,732,560,255	5,711,043,668,841	8,732,598,279,409	1,548,480,370,184	13,316,050,356	15,462,700,165,696	387,886,068,025
BKSW	1,083,524,855,625	2,323,373,559,635	4,938,516,862,453	7,679,222,441,881	1,129,308,557,106	40,368,064,211	14,888,741,630,770	258,601,743,841
BMRI	47,270,355,118,336	79,243,574,356,996	132,447,045,342,096	183,967,121,648,704	3,048,316,959,249	159,470,071,397,316	1,469,035,660,656,000	422,735,969,575,936
BNBA	988,429,663,204	2,225,064,239,045	4,828,130,965,789	7,549,489,943,341	1,233,955,770,413	385,443,834,084	13,708,321,382,547	83,980,291,264
BNGA	83,720,529,025	458,830,116,900	1,253,042,927,236	2,412,526,539,361	6,618,075,243,844	5,521,442,550,625	22,683,139,833,124	18,614,737,670,400
BNII	388,832,062,096	2,236,705,695,844	2,150,205,784,164	3,322,931,597,881	210,468,995,361	16,982,772,872,256	16,526,086,822,441	4,387,462,269,129
BNLI	171,603,891,001	628,896,580,900	1,337,862,355,600	1,812,432,142,756	24,422,602,937,929	19,050,143,434,609	351,183,056,449	38,509,694,761,924
BSWD	1,009,763,716,900	2,196,667,852,494	4,775,161,420,383	7,400,868,566,660	786,067,045,436	255,684,476,868	14,631,249,558,456	70,608,752,678
BTPN	195,696,525,376	805,037,823,121	1,182,332,197,201	980,500,000,804	2,073,280,332,321	33,661,240,900	20,675,199,906,001	2,028,898,267,236
BVIC	982,073,072,016	2,159,445,474,047	4,427,594,366,932	6,521,897,162,351	1,119,910,606,237	92,899,957,888	11,244,591,944,333	41,474,105,742
INPC	1,007,020,278,016	2,157,940,703,562	4,427,495,656,075	7,081,488,883,597	1,528,785,889,619	560,388,770,958	10,912,891,037,853	125,114,136,939
MAYA	950,821,960,201	2,175,407,186,302	4,529,213,672,847	6,531,028,563,948	1,763,044,692,629	194,563,732,459	10,418,601,177,137	209,118,613,676
MCOR	1,051,199,078,400	2,283,069,626,289	4,839,076,044,100	7,491,771,152,100	1,746,700,570,384	103,597,078,225	12,935,783,323,225	250,792,627,264
MEGA	130,798,678,921	828,478,603,264	1,357,409,076,241	2,739,127,610,961	20,209,547,223,009	21,675,197,969,569	4,230,599,012,964	45,429,675,943,716
NISP	339,895,996,036	853,033,265,604	2,646,595,370,896	3,214,106,740,849	36,990,663,180,025	6,300,084,940,009	34,449,140,296,921	4,111,952,562,025
PNBN	7,487,094,784	36,699,448,041	179,591,183,524	24,781,686,084	5,037,201,185,641	60,260,768,853,961	61,991,813,286,144	88,983,677,469,456
SDRA	961,266,515,364	2,098,682,225,122	4,620,551,994,552	7,087,031,973,904	1,693,570,007,058	183,254,495,507	13,815,955,513,196	664,528,214,596



## PERHITUNGAN KUALITAS LABA MODEL LEUZ (2003) - Lanjutan

Kode BEI	2008	2009	2010	2011	Rata-Rata Sebelum	Rata-Rata Sesudah
	Kualitas Laba	Kualitas Laba	Kualitas Laba	Kualitas Laba		
AGRO	1.9186	5.4026	0.3373	18.7385	3.6606	9.5379
BABP	1.3253	4.9891	0.5065	59.8567	3.1572	30.1816
BAEK	0.4402	0.1169	0.0729	0.4014	0.2786	0.2372
BBCA	162.9898	0.1443	58.3593	0.0802	81.5670	29.2197
BBKP	0.1239	0.2953	1.2932	0.3608	0.2096	0.8270
BBNI	0.0085	1.3229	0.0334	0.0826	0.6657	0.0580
BBNP	0.6516	708.8030	0.2907	229.9554	354.7273	115.1231
BBRI	0.3168	20.6876	0.0811	0.8454	10.5022	0.4632
BCIC	3.0281	1.2723	0.4039	200.1109	2.1502	100.2574
BDMN	0.1421	2.2616	0.1263	0.0803	1.2018	0.1033
BEKS	0.7384	217.8373	0.3693	22.5133	109.2879	11.4413
BKSW	0.9595	57.5547	0.3317	29.6952	29.2571	15.0134
BMRI	15.5070	0.4969	0.0902	0.4352	8.0020	0.2627
BNBA	0.8010	5.7727	0.3522	89.8960	3.2869	45.1241
BNGA	0.0127	0.0831	0.0552	0.1296	0.0479	0.0924
BNII	1.8475	0.1317	0.1301	0.7574	0.9896	0.4437
BNLI	0.0070	0.0330	3.8096	0.0471	0.0200	1.9283
BSWD	1.2846	8.5913	0.3264	104.8152	4.9379	52.5708
BTPN	0.0944	23.9159	0.0572	0.4833	12.0051	0.2702
BVIC	0.8769	23.2448	0.3938	157.2523	12.0609	78.8230
INPC	0.6587	3.8508	0.4057	56.6002	2.2547	28.5030
MAYA	0.5393	11.1809	0.4347	31.2312	5.8601	15.8330
MCOR	0.6018	22.0380	0.3741	29.8724	11.3199	15.1232
MEGA	0.0065	0.0382	0.3209	0.0603	0.0223	0.1906
NISP	0.0092	0.1354	0.0768	0.7816	0.0723	0.4292
PBNB	0.0015	0.0006	0.0029	0.0003	0.0010	0.0016
SDRA	0.5676	11.4523	0.3344	10.6648	6.0099	5.4996

**\*KUALITAS LABA :**

STANDAR DEVIASI OPERATION CASH FLOW

STANDAR DEVIASI NET INCOME

**\*RATA-RATA SEBELUM:**

(KUALITAS LABA 2008 + KUALITAS LABA 2009)

2

**\*RATA-RATA SESUDAH:**

(KUALITAS LABA 2010 + KUALITAS LABA 2011)

2

# PERHITUNGAN KUALITAS LABA MODEL BEAVER DAN ENGEL (1996)

Dalam Jutaan

2008

No	Kode BEI	CO	LOAN	NPA	Δ NPA	PPAP	Ekuitas	CKP	E+CKP	Hasil Deflasi				
										PPAP	CO	LOAN	NPA	ΔNPA
1	AGRO	0	2,048,062	125,856	-2,038	73,949	235,778	78,715	314,493	0.2351	0.0000	6.5123	0.4002	-0.0065
2	BABP	35,336	4,775,341	269,161	-1,494	119,290	504,995	107,581	612,576	0.1947	0.0577	7.7955	0.4394	-0.0024
3	BAEK	775	9,890,555	105,553	-74,526	143,190	1,628,485	108,557	1,737,042	0.0824	0.0004	5.6939	0.0608	-0.0429
4	BBCA	147,592	112,780,096	674,769	5,072	3,578,401	23,279,310	2,757,475	26,036,785	0.1374	0.0057	4.3316	0.0259	0.0002
5	BBKP	102,097	23,041,322	1,116,760	433,209	451,454	2,163,167	640,665	2,803,832	0.1610	0.0364	8.2178	0.3983	0.1545
6	BBNI	4,245,924	111,994,397	5,595,937	-1,968,997	6,693,059	15,431,148	5,652,046	21,083,194	0.3175	0.2014	5.3120	0.2654	-0.0934
7	BBNP	522	2,178,610	27,045	-4,284	33,645	340,026	29,359	369,385	0.0911	0.0014	5.8979	0.0732	-0.0116
8	BBRI	1,544,226	160,108,683	4,443,720	552,422	8,899,580	22,356,697	7,891,140	30,247,837	0.2942	0.0511	5.2932	0.1469	0.0183
9	BCIC	10	4,765,971	1,676,061	1,539,168	5,104,527	-1,535,424	1,234,586	-300,838	-16.9677	0.0000	-15.8423	-5.5713	-5.1163
10	BDMN	1,156,456	64,983,122	1,534,042	372,106	2,732,725	10,579,068	1,572,564	12,151,632	0.2249	0.0952	5.3477	0.1262	0.0306
11	BEKS	14,187	939,276	145,517	9,679	19,692	88,175	19,650	107,825	0.1826	0.1316	8.7111	1.3496	0.0898
12	BKSW	18,344	1,487,313	60,624	-28,558	17,200	135,439	16,512	151,951	0.1132	0.1207	9.7881	0.3990	-0.1879
13	BMRI	5,609,911	174,498,100	9,328,611	-2,639,497	13,532,315	30,513,869	11,860,312	42,374,181	0.3194	0.1324	4.1180	0.2201	-0.0623
14	BNBA	220	949,031	18,266	259	17,804	393,303	13,579	406,882	0.0438	0.0005	2.3324	0.0449	0.0006
15	BNGA	557,651	73,834,762	1,844,277	27,095	1,417,850	9,302,467	1,614,918	10,917,385	0.1299	0.0511	6.7630	0.1689	0.0025
16	BNII	565,514	35,245,225	947,280	55,541	979,267	4,965,318	896,389	5,861,707	0.1671	0.0965	6.0128	0.1616	0.0095
17	BNLI	165,356	34,885,361	1,231,524	24,661	1,464,618	4,288,662	1,330,155	5,618,817	0.2607	0.0294	6.2087	0.2192	0.0044
18	BSWD	185	875,830	18,894	7,790	20,822	282,672	14,921	297,593	0.0700	0.0006	2.9430	0.0635	0.0262
19	BTPN	36,396	10,425,551	61,999	-40,833	289,356	1,617,222	289,356	1,906,578	0.1518	0.0191	5.4682	0.0325	-0.0214
20	BVIC	0	2,194,905	55,208	-20,511	69,459	527,914	71,929	599,843	0.1158	0.0000	3.6591	0.0920	-0.0342
21	INPC	1,625	9,821,879	342,841	58,709	188,625	919,445	180,206	1,099,651	0.1715	0.0015	8.9318	0.3118	0.0534
22	MAYA	5,592	3,980,788	112,620	98,023	74,887	950,344	80,606	1,030,950	0.0726	0.0054	3.8613	0.1092	0.0951
23	MCOR	0	1,445,501	10,936	-4,653	41,951	261,990	34,706	296,696	0.1414	0.0000	4.8720	0.0369	-0.0157
24	MEGA	116,359	19,000,214	224,978	10,519	270,457	2,870,365	251,163	3,121,528	0.0866	0.0373	6.0868	0.0721	0.0034
25	NISP	5,730	20,809,545	566,624	83,584	493,879	3,630,670	408,391	4,039,061	0.1223	0.0014	5.1521	0.1403	0.0207
26	PNBN	223,953	36,526,583	1,585,150	698,767	1,413,392	7,935,016	1,244,127	9,179,143	0.1540	0.0244	3.9793	0.1727	0.0761
27	SDRA	3,120	1,525,994	17,839	4,114	29,605	200,526	27,251	227,777	0.1300	0.0137	6.6995	0.0783	0.0181

# PERHITUNGAN KUALITAS LABA MODEL BEAVER DAN ENGEL (1996)

Dalam Jutaan

2009

No	Kode BEI	CO	LOAN	NPA	Δ NPA	PPAP	Ekuitas	CKP	E+CKP	Hasil Deflasi				
										PPAP	CO	LOAN	NPA	ΔNPA
1	AGRO	0	1,993,630	148,597	22,741	107,267	347,894	88,685	436,579	0.2457	0.0000	4.5665	0.3404	0.0521
2	BABP	36,165	5,326,988	299,672	30,510	151,604	539,862	138,224	678,086	0.2236	0.0533	7.8559	0.4419	0.0450
3	BAEK	2,907	9,890,555	105,553	0	203,796	2,008,270	149,283	2,157,553	0.0945	0.0013	4.5842	0.0489	0.0000
4	BBCA	345,849	123,901,269	903,058	228,289	5,403,118	27,856,693	4,305,608	32,162,301	0.1680	0.0108	3.8524	0.0281	0.0071
5	BBKP	70,840	24,595,241	691,962	-424,798	439,380	2,536,515	589,954	3,126,469	0.1405	0.0227	7.8668	0.2213	(0.1359)
6	BBNI	3,330,629	120,843,140	5,762,245	166,308	7,591,649	19,143,582	6,920,455	26,064,037	0.2913	0.1278	4.6364	0.2211	0.0064
7	BBNP	112	2,562,722	46,790	19,745	28,868	369,425	22,989	392,414	0.0736	0.0003	6.5307	0.1192	0.0503
8	BBRI	2,506,104	205,522,394	7,231,660	2,787,940	13,608,786	27,257,381	11,279,891	38,537,272	0.3531	0.0650	5.3331	0.1877	0.0723
9	BCIC	0	4,864,097	1,828,190	152,129	4,294,066	569,109	1,445,502	2,014,611	2.1315	0.0000	2.4144	0.9075	0.0755
10	BDMN	1,895,297	60,579,275	2,801,942	1,267,900	3,240,503	15,805,751	2,211,621	18,017,372	0.1799	0.1052	3.3623	0.1555	0.0704
11	BEKS	8,397	929,313	190,606	45,089	104,492	(46,694)	106,747	60,053	1.7400	0.1398	15.4749	3.1740	0.7508
12	BKSW	56	1,433,046	81,635	21,011	20,977	178,492	15,377	193,869	0.1082	0.0003	7.3918	0.4211	0.1084
13	BMRI	984,206	197,126,229	6,200,683	-3,127,928	14,011,299	35,108,769	12,435,525	47,544,294	0.2947	0.0207	4.1462	0.1304	(0.0658)
14	BNBA	1,803	974,639	20,943	2,677	18,921	414,610	13,792	428,402	0.0442	0.0042	2.2751	0.0489	0.0062
15	BNGA	326,650	69,474,716	2,146,544	302,267	3,434,734	11,210,407	2,718,177	13,928,584	0.2466	0.0235	4.9879	0.1541	0.0217
16	BNII	1,723,205	37,370,282	885,492	-61,788	1,154,743	5,258,959	870,133	6,129,092	0.1884	0.2812	6.0972	0.1445	(0.0101)
17	BNLI	212,734	41,706,759	1,644,440	412,916	1,738,818	4,835,512	1,612,863	6,448,375	0.2697	0.0330	6.4678	0.2550	0.0640
18	BSWD	10,872	981,358	17,863	-1,031	15,203	302,478	13,674	316,152	0.0481	0.0344	3.1041	0.0565	(0.0033)
19	BTPN	52,249	15,722,830	80,119	18,120	269,025	2,038,313	269,025	2,307,338	0.1166	0.0226	6.8143	0.0347	0.0079
20	BVIC	26,569	2,932,119	168,414	113,205	159,815	629,350	136,113	765,463	0.2088	0.0347	3.8305	0.2200	0.1479
21	INPC	1,869	10,986,322	380,834	37,993	192,510	963,068	198,485	1,161,553	0.1657	0.0016	9.4583	0.3279	0.0327
22	MAYA	339	5,060,228	48,725	-63,895	96,924	993,520	98,372	1,091,892	0.0888	0.0003	4.6344	0.0446	(0.0585)
23	MCOR	0	1,593,590	33,611	22,675	45,253	301,392	33,486	334,878	0.1351	0.0000	4.7587	0.1004	0.0677
24	MEGA	157,121	18,639,422	317,811	92,833	277,233	3,403,242	287,360	3,690,602	0.0751	0.0426	5.0505	0.0861	0.0252
25	NISP	8,347	21,886,527	694,048	127,424	670,567	4,137,300	603,282	4,740,582	0.1415	0.0018	4.6168	0.1464	0.0269
26	PNBN	1,159,444	41,121,422	1,298,531	-286,619	1,381,418	10,741,780	1,154,324	11,896,104	0.1161	0.0975	3.4567	0.1092	(0.0241)
27	SDRA	9,240	1,925,244	24,836	6,997	34,394	253,624	28,525	282,149	0.1219	0.0327	6.8235	0.0880	0.0248

# PERHITUNGAN KUALITAS LABA MODEL BEAVER DAN ENGEL (1996)

Dalam Jutaan

2010

No	Kode BEI	CO	LOAN	NPA	Δ NPA	PPAP	Ekuitas	CKP	E+CKP	Hasil Deflasi				
										PPAP	CO	LOAN	NPA	ΔNPA
1	AGRO	9,081	2,069,027	180,855	32,258	210,656	278,286	209,646	487932.0000	0.4317	0.0186	4.2404	0.3707	0.0661
2	BABP	97,243	6,129,036	265,996	-33,675	137,717	1,301,504	100,740	1402244.0000	0.0982	0.0693	4.3709	0.1897	(0.0240)
4	BAEK	3,171	11,499,432	40,528	-65,025	141,624	2,302,859	141,541	2444400.0000	0.0579	0.0013	4.7044	0.0166	(0.0266)
5	BBCA	254,341	153,923,157	992,927	89,869	4,701,641	34,107,844	3,906,411	38014255.0000	0.1237	0.0067	4.0491	0.0261	0.0024
6	BBKP	85,123	30,157,038	964,288	272,326	509,040	2,886,947	774,694	3661641.0000	0.1390	0.0232	8.2359	0.2633	0.0744
7	BBNI	4,449,090	8,039,543	1,817,582	-3,944,663	6,990,509	33,119,626	6,957,392	40077018.0000	0.1744	0.1110	0.2006	0.0454	(0.0984)
8	BBNP	634	3,657,670	24,484	-22,306	40,346	515,368	32,177	547545.0000	0.0737	0.0012	6.6801	0.0447	(0.0407)
9	BBRI	4,964,081	241,953,216	4,957,765	-2,273,895	14,036,964	36,673,110	13,991,454	50664564.0000	0.2771	0.0980	4.7756	0.0979	(0.0449)
11	BCIC	66,723	6,307,253	1,566,682	-261,508	3,894,965	774,193	1,289,328	2063521.0000	1.8875	0.0323	3.0565	0.7592	(0.1267)
12	BDMN	2,187,622	69,014,286	2,274,296	-527,646	2,768,115	18,449,787	2,505,197	20954984.0000	0.1321	0.1044	3.2935	0.1085	(0.0252)
13	BEKS	7,500	612,751	312,232	121,626	305,328	256,563	291,408	547971.0000	0.5572	0.0137	1.1182	0.5698	0.2220
15	BKSW	10,563	1,699,757	35,344	-46,291	19,339	178,123	17,451	195574.0000	0.0989	0.0540	8.6911	0.1807	(0.2367)
16	BMRI	3,164,224	244,026,984	5,990,116	-210,567	11,694,712	41,542,808	11,481,725	53024533.0000	0.2206	0.0597	4.6022	0.1130	(0.0040)
17	BNBA	2,292	1,170,144	26,372	5,429	16,154	434,659	15,805	450464.0000	0.0359	0.0051	2.5976	0.0585	0.0121
18	BNGA	852,923	103,621,924	2,606,784	460,240	3,775,939	13,767,417	3,271,710	17039127.0000	0.2216	0.0501	6.0814	0.1530	0.0270
19	BNII	1,316,924	50,178,865	1,572,296	686,804	1,571,945	7,229,704	1,351,141	8580845.0000	0.1832	0.1535	5.8478	0.1832	0.0800
20	BNLI	553,344	5,283,987	0	-1,644,440	1,461,311	7,917,273	1,549,061	9466334.0000	0.1544	0.0585	0.5582	0.0000	(0.1737)
22	BSWD	1,164	1,071,643	38,091	20,229	24,178	318,715	20,837	339552.0000	0.0712	0.0034	3.1560	0.1122	0.0596
23	BTPN	294,646	23,328,089	266,228	186,109	340,618	4,217,291	340,618	4557909.0000	0.0747	0.0646	5.1182	0.0584	0.0408
24	BVIC	19,249	3,539,002	178,148	9,734	370,728	742,662	335,672	1078334.0000	0.3438	0.0179	3.2819	0.1652	0.0090
25	INPC	34,433	11,178,851	288,817	-92,017	193,661	1,054,457	193,661	1248118.0000	0.1552	0.0276	8.9566	0.2314	(0.0737)
26	MAYA	622	6,110,988	199,670	150,944	179,325	1,483,399	179,312	1662711.0000	0.1079	0.0004	3.6753	0.1201	0.0908
27	MCOR	3,407	2,962,103	61,420	27,809	59,655	521,420	56,657	578077.0000	0.1032	0.0059	5.1241	0.1062	0.0481
28	MEGA	283,100	23,891,435	213,833	-103,978	301,402	4,366,219	278,227	4644446.0000	0.0649	0.0610	5.1441	0.0460	(0.0224)
29	NISP	151,701	27,956,914	559,763	-134,285	609,771	4,532,506	622,365	5154871.0000	0.1183	0.0294	5.4234	0.1086	(0.0261)
30	PNBN	462,874	57,246,019	2,428,869	1,130,338	1,576,165	12,239,609	1,563,457	13803066.0000	0.1142	0.0335	4.1473	0.1760	0.0819
31	SDRA	5,485	2,555,782	45,157	20,321	48,367	393,574	48,367	441941.0000	0.1094	0.0124	5.7831	0.1022	0.0460

# PERHITUNGAN KUALITAS LABA MODEL BEAVER DAN ENGEL (1996)

Dalam Jutaan

2011

No	Kode BEI	CO	LOAN	NPA	Δ NPA	PPAP	Ekuitas	CKP	E+CKP	Hasil Deflasi				
										PPAP	CO	LOAN	NPA	ΔNPA
1	AGRO	112,431	1,744,601	15,675	(165,181)	82,995	347,616	82,995	430611	0.1927	0.2611	4.0515	0.0364	(0.3836)
2	BABP	80,116	5,105,398	319,166	53,170	161,284	623,093	161,284	784377	0.2056	0.1021	6.5089	0.4069	0.0678
4	BAEK	990	14,085,191	104,531	64,003	165,016	2,542,772	165,016	2707788	0.0609	0.0004	5.2017	0.0386	0.0236
5	BBCA	531,336	202,254,927	987,449	(5,478)	3,814,573	42,027,340	3,814,573	45841913	0.0832	0.0116	4.4120	0.0215	(0.0001)
6	BBKP	94,502	40,731,641	1,135,985	171,697	897,153	4,374,094	897,153	5271247	0.1702	0.0179	7.7271	0.2155	0.0326
7	BBNI	3,024,858	157,035,913	2,562,264	744,682	7,028,915	37,733,154	7,028,915	44762069	0.1570	0.0676	3.5082	0.0572	0.0166
8	BBNP	634	4,810,027	42,071	17,587	49,878	582,911	49,878	632789	0.0788	0.0010	7.6013	0.0665	0.0278
9	BBRI	4,394,952	281,144,416	5,010,108	52,343	15,951,531	49,820,329	15,951,531	65771860	0.2425	0.0668	4.2745	0.0762	0.0008
11	BCIC	759,736	9,403,310	586,963	(979,719)	256,294	1,001,898	256,294	1258192	0.2037	0.6038	7.4737	0.4665	(0.7787)
12	BDMN	2,475,767	78,844,028	1,940,180	(334,116)	2,235,337	25,836,501	2,235,337	28071838	0.0796	0.0882	2.8087	0.0691	(0.0119)
13	BEKS	2,981	3,554,336	324,099	11,867	216,443	463,241	216,443	679684	0.3184	0.0044	5.2294	0.4768	0.0175
15	BKSW	572	1,983,974	31,590	(3,754)	18,937	892,573	18,937	911510	0.0208	0.0006	2.1766	0.0347	(0.0041)
16	BMRI	2,478,304	311,093,306	6,958,245	968,129	12,105,048	62,654,408	12,105,048	74759456	0.1619	0.0332	4.1613	0.0931	0.0129
17	BNBA	1,521	1,634,316	17,542	(8,830)	24,462	476,131	24,462	500593	0.0489	0.0030	3.2648	0.0350	(0.0176)
18	BNGA	743,564	122,960,842	3,272,549	665,765	3,383,653	18,369,491	3,383,653	21753144	0.1555	0.0342	5.6526	0.1504	0.0306
19	BNII	1,617,638	59,812,734	432,928	(1,139,368)	1,116,677	7,954,003	1,116,677	9070680	0.1231	0.1783	6.5941	0.0477	(0.1256)
20	BNLI	731,800	69,541,029	1,402,520	1,402,520	1,336,595	9,136,189	1,336,595	10472784	0.1276	0.0699	6.6402	0.1339	0.1339
22	BSWD	4,442	1,436,293	28,440	(9,651)	22,606	346,488	22,606	369094	0.0612	0.0120	3.8914	0.0771	(0.0261)
23	BTPN	614,485	30,310,157	219,337	(46,891)	309,515	5,617,198	309,515	5926713	0.0522	0.1037	5.1142	0.0370	(0.0079)
24	BVIC	46,866	5,802,342	137,992	(40,157)	243,706	1,212,114	243,706	1455820	0.1674	0.0322	3.9856	0.0948	(0.0276)
25	INPC	546	13,399,445	396,441	107,624	288,126	1,154,341	288,126	1442467	0.1997	0.0004	9.2893	0.2748	0.0746
26	MAYA	2,090	8,758,331	220,267	20,598	188,965	1,663,596	188,965	1852561	0.1020	0.0011	4.7277	0.1189	0.0111
27	MCOR	73	4,626,933	146,526	85,106	71,890	557,634	71,890	629524	0.1142	0.0001	7.3499	0.2328	0.1352
28	MEGA	202,545	31,797,657	312,217	98,384	390,966	4,876,388	390,966	5267354	0.0742	0.0385	6.0367	0.0593	0.0187
29	NISP	147,255	41,275,778	518,893	(40,870)	734,426	6,590,379	734,426	7324805	0.1003	0.0201	5.6351	0.0708	(0.0056)
30	PNBN	369,027	71,079,802	2,449,881	21,012	2,000,491	15,888,131	2,000,491	17888622	0.1118	0.0206	3.9735	0.1370	0.0012
31	SDRA	15,776	3,341,776	55,140	9,983	29,855	473,174	29,855	503029	0.0594	0.0314	6.6433	0.1096	0.0198

# PERHITUNGAN KUALITAS LABA MODEL BEAVER DAN ENGEL (1996)

2008

$\beta_0$	$\beta_{CO}$	$\beta_{LOAN}$	$\beta_{NPA}$	$\beta_{\Delta NPA}$	$\beta_0$	$\beta_{CO*CO}$	$\beta_{LOAN*LOAN}$	$\beta_{NPA*NPA}$	$\beta_{\Delta npa*\Delta NPA}$	NDA	TA	DA
(0.0660)	2.7520	0.0270	(0.3050)	3.5420	(0.0660)	0.0000	0.1758	(0.1221)	(0.0230)	(0.0352)	0.2351	0.2703
(0.0660)	2.7520	0.0270	(0.3050)	3.5420	(0.0660)	0.1587	0.2105	(0.1340)	(0.0086)	0.1606	0.1947	0.0342
(0.0660)	2.7520	0.0270	(0.3050)	3.5420	(0.0660)	0.0012	0.1537	(0.0185)	(0.1520)	(0.0815)	0.0824	0.1640
(0.0660)	2.7520	0.0270	(0.3050)	3.5420	(0.0660)	0.0156	0.1170	(0.0079)	0.0007	0.0593	0.1374	0.0781
(0.0660)	2.7520	0.0270	(0.3050)	3.5420	(0.0660)	0.1002	0.2219	(0.1215)	0.5473	0.6819	0.1610	0.5209
(0.0660)	2.7520	0.0270	(0.3050)	3.5420	(0.0660)	0.5542	0.1434	(0.0810)	(0.3308)	0.2199	0.3175	0.0976
(0.0660)	2.7520	0.0270	(0.3050)	3.5420	(0.0660)	0.0039	0.1592	(0.0223)	(0.0411)	0.0337	0.0911	0.0574
(0.0660)	2.7520	0.0270	(0.3050)	3.5420	(0.0660)	0.1405	0.1429	(0.0448)	0.0647	0.2373	0.2942	0.0569
(0.0660)	2.7520	0.0270	(0.3050)	3.5420	(0.0660)	(0.0001)	(0.4277)	1.6992	(18.1218)	(16.9164)	(16.9677)	0.0513
(0.0660)	2.7520	0.0270	(0.3050)	3.5420	(0.0660)	0.2619	0.1444	(0.0385)	0.1085	0.4103	0.2249	0.1854
(0.0660)	2.7520	0.0270	(0.3050)	3.5420	(0.0660)	0.3621	0.2352	(0.4116)	0.3180	0.4376	0.1826	0.2550
(0.0660)	2.7520	0.0270	(0.3050)	3.5420	(0.0660)	0.3322	0.2643	(0.1217)	(0.6657)	(0.2569)	0.1132	0.3701
(0.0660)	2.7520	0.0270	(0.3050)	3.5420	(0.0660)	0.3643	0.1112	(0.0671)	(0.2206)	0.1217	0.3194	0.1976
(0.0660)	2.7520	0.0270	(0.3050)	3.5420	(0.0660)	0.0015	0.0630	(0.0137)	0.0023	(0.0130)	0.0438	0.0567
(0.0660)	2.7520	0.0270	(0.3050)	3.5420	(0.0660)	0.1406	0.1826	(0.0515)	0.0088	0.2144	0.1299	0.0846
(0.0660)	2.7520	0.0270	(0.3050)	3.5420	(0.0660)	0.2655	0.1623	(0.0493)	0.0336	0.3461	0.1671	0.1791
(0.0660)	2.7520	0.0270	(0.3050)	3.5420	(0.0660)	0.0810	0.1676	(0.0668)	0.0155	0.1313	0.2607	0.1293
(0.0660)	2.7520	0.0270	(0.3050)	3.5420	(0.0660)	0.0017	0.0795	(0.0194)	0.0927	0.0885	0.0700	0.0186
(0.0660)	2.7520	0.0270	(0.3050)	3.5420	(0.0660)	0.0525	0.1476	(0.0099)	(0.0759)	0.0484	0.1518	0.1034
(0.0660)	2.7520	0.0270	(0.3050)	3.5420	(0.0660)	0.0000	0.0988	(0.0281)	(0.1211)	(0.1164)	0.1158	0.2322
(0.0660)	2.7520	0.0270	(0.3050)	3.5420	(0.0660)	0.0041	0.2412	(0.0951)	0.1891	0.2732	0.1715	0.1017
(0.0660)	2.7520	0.0270	(0.3050)	3.5420	(0.0660)	0.0149	0.1043	(0.0333)	0.3368	0.3566	0.0726	0.2840
(0.0660)	2.7520	0.0270	(0.3050)	3.5420	(0.0660)	0.0000	0.1315	(0.0112)	(0.0555)	(0.0012)	0.1414	0.1426
(0.0660)	2.7520	0.0270	(0.3050)	3.5420	(0.0660)	0.1026	0.1643	(0.0220)	0.0119	0.1909	0.0866	0.1042
(0.0660)	2.7520	0.0270	(0.3050)	3.5420	(0.0660)	0.0039	0.1391	(0.0428)	0.0733	0.1075	0.1223	0.0148
(0.0660)	2.7520	0.0270	(0.3050)	3.5420	(0.0660)	0.0671	0.1074	(0.0527)	0.2696	0.3256	0.1540	0.1716
(0.0660)	2.7520	0.0270	(0.3050)	3.5420	(0.0660)	0.0377	0.1809	(0.0239)	0.0640	0.1927	0.1300	0.0627



# PERHITUNGAN KUALITAS LABA MODEL BEAVER DAN ENGEL (1996)

2009

$\beta_0$	$\beta_{CO}$	$\beta_{LOAN}$	$\beta_{NPA}$	$\beta_{\Delta NPA}$	$\beta_0$	$\beta_{CO*CO}$	$\beta_{LOAN*LOAN}$	$\beta_{NPA*NPA}$	$\beta_{\Delta npa*\Delta NPA}$	NDA	TA	DA
0.5540	(0.4460)	(0.1020)	1.4360	(2.0620)	0.5540	0.0000	(0.4658)	0.4888	(0.1074)	0.4696	0.2457	(0.2239)
0.5540	(0.4460)	(0.1020)	1.4360	(2.0620)	0.5540	(0.0238)	(0.8013)	0.6346	(0.0928)	0.2708	0.2236	(0.0472)
0.5540	(0.4460)	(0.1020)	1.4360	(2.0620)	0.5540	(0.0006)	(0.4676)	0.0703	0.0000	0.1561	0.0945	(0.0616)
0.5540	(0.4460)	(0.1020)	1.4360	(2.0620)	0.5540	(0.0048)	(0.3929)	0.0403	(0.0146)	0.1819	0.1680	(0.0140)
0.5540	(0.4460)	(0.1020)	1.4360	(2.0620)	0.5540	(0.0101)	(0.8024)	0.3178	0.2802	0.3395	0.1405	(0.1989)
0.5540	(0.4460)	(0.1020)	1.4360	(2.0620)	0.5540	(0.0570)	(0.4729)	0.3175	(0.0132)	0.3284	0.2913	(0.0371)
0.5540	(0.4460)	(0.1020)	1.4360	(2.0620)	0.5540	(0.0001)	(0.6661)	0.1712	(0.1038)	(0.0448)	0.0736	0.1183
0.5540	(0.4460)	(0.1020)	1.4360	(2.0620)	0.5540	(0.0290)	(0.5440)	0.2695	(0.1492)	0.1013	0.3531	0.2518
0.5540	(0.4460)	(0.1020)	1.4360	(2.0620)	0.5540	0.0000	(0.2463)	1.3031	(0.1557)	1.4551	2.1315	0.6763
0.5540	(0.4460)	(0.1020)	1.4360	(2.0620)	0.5540	(0.0469)	(0.3430)	0.2233	(0.1451)	0.2423	0.1799	(0.0625)
0.5540	(0.4460)	(0.1020)	1.4360	(2.0620)	0.5540	(0.0624)	(1.5784)	4.5578	(1.5482)	1.9228	1.7400	(0.1828)
0.5540	(0.4460)	(0.1020)	1.4360	(2.0620)	0.5540	(0.0001)	(0.7540)	0.6047	(0.2235)	0.1811	0.1082	(0.0729)
0.5540	(0.4460)	(0.1020)	1.4360	(2.0620)	0.5540	(0.0092)	(0.4229)	0.1873	0.1357	0.4448	0.2947	(0.1501)
0.5540	(0.4460)	(0.1020)	1.4360	(2.0620)	0.5540	(0.0019)	(0.2321)	0.0702	(0.0129)	0.3774	0.0442	(0.3332)
0.5540	(0.4460)	(0.1020)	1.4360	(2.0620)	0.5540	(0.0105)	(0.5088)	0.2213	(0.0447)	0.2113	0.2466	0.0353
0.5540	(0.4460)	(0.1020)	1.4360	(2.0620)	0.5540	(0.1254)	(0.6219)	0.2075	0.0208	0.0349	0.1884	0.1535
0.5540	(0.4460)	(0.1020)	1.4360	(2.0620)	0.5540	(0.0147)	(0.6597)	0.3662	(0.1320)	0.1137	0.2697	0.1559
0.5540	(0.4460)	(0.1020)	1.4360	(2.0620)	0.5540	(0.0153)	(0.3166)	0.0811	0.0067	0.3099	0.0481	(0.2618)
0.5540	(0.4460)	(0.1020)	1.4360	(2.0620)	0.5540	(0.0101)	(0.6951)	0.0499	(0.0162)	(0.1175)	0.1166	0.2341
0.5540	(0.4460)	(0.1020)	1.4360	(2.0620)	0.5540	(0.0155)	(0.3907)	0.3159	(0.3050)	0.1588	0.2088	0.0500
0.5540	(0.4460)	(0.1020)	1.4360	(2.0620)	0.5540	(0.0007)	(0.9647)	0.4708	(0.0674)	(0.0081)	0.1657	0.1738
0.5540	(0.4460)	(0.1020)	1.4360	(2.0620)	0.5540	(0.0001)	(0.4727)	0.0641	0.1207	0.2659	0.0888	(0.1771)
0.5540	(0.4460)	(0.1020)	1.4360	(2.0620)	0.5540	0.0000	(0.4854)	0.1441	(0.1396)	0.0731	0.1351	0.0620
0.5540	(0.4460)	(0.1020)	1.4360	(2.0620)	0.5540	(0.0190)	(0.5152)	0.1237	(0.0519)	0.0917	0.0751	(0.0165)
0.5540	(0.4460)	(0.1020)	1.4360	(2.0620)	0.5540	(0.0008)	(0.4709)	0.2102	(0.0554)	0.2371	0.1415	(0.0957)
0.5540	(0.4460)	(0.1020)	1.4360	(2.0620)	0.5540	(0.0435)	(0.3526)	0.1567	0.0497	0.3644	0.1161	(0.2483)
0.5540	(0.4460)	(0.1020)	1.4360	(2.0620)	0.5540	(0.0146)	(0.6960)	0.1264	(0.0511)	(0.0813)	0.1219	0.2032

# PERHITUNGAN KUALITAS LABA MODEL BEAVER DAN ENGEL (1996)

2010

$\beta_0$	$\beta_{CO}$	$\beta_{LOAN}$	$\beta_{NPA}$	$\beta_{\Delta NPA}$	$\beta_0$	$\beta_{CO} * CO$	$\beta_{LOAN} * LOAN$	$\beta_{NPA} * NPA$	$\beta_{\Delta NPA} * \Delta NPA$	NDA	TA	DA
(0.0820)	0.8230	(0.0100)	1.9300	(0.9590)	(0.0820)	0.0153	(0.0424)	0.7154	(0.0634)	0.5429	0.4317	(0.1111)
(0.0820)	0.8230	(0.0100)	1.9300	(0.9590)	(0.0820)	0.0571	(0.0437)	0.3661	0.0230	0.3205	0.0982	(0.2223)
(0.0820)	0.8230	(0.0100)	1.9300	(0.9590)	(0.0820)	0.0011	(0.0470)	0.0320	0.0255	(0.0705)	0.0579	0.1284
(0.0820)	0.8230	(0.0100)	1.9300	(0.9590)	(0.0820)	0.0055	(0.0405)	0.0504	(0.0023)	(0.0688)	0.1237	0.1925
(0.0820)	0.8230	(0.0100)	1.9300	(0.9590)	(0.0820)	0.0191	(0.0824)	0.5083	(0.0713)	0.2917	0.1390	(0.1527)
(0.0820)	0.8230	(0.0100)	1.9300	(0.9590)	(0.0820)	0.0914	(0.0020)	0.0875	0.0944	0.1893	0.1744	(0.0149)
(0.0820)	0.8230	(0.0100)	1.9300	(0.9590)	(0.0820)	0.0010	(0.0668)	0.0863	0.0391	(0.0225)	0.0737	0.0962
(0.0820)	0.8230	(0.0100)	1.9300	(0.9590)	(0.0820)	0.0806	(0.0478)	0.1889	0.0430	0.1828	0.2771	0.0943
(0.0820)	0.8230	(0.0100)	1.9300	(0.9590)	(0.0820)	0.0266	(0.0306)	1.4653	0.1215	1.5009	1.8875	0.3866
(0.0820)	0.8230	(0.0100)	1.9300	(0.9590)	(0.0820)	0.0859	(0.0329)	0.2095	0.0241	0.2046	0.1321	(0.0725)
(0.0820)	0.8230	(0.0100)	1.9300	(0.9590)	(0.0820)	0.0113	(0.0112)	1.0997	(0.2129)	0.8049	0.5572	(0.2477)
(0.0820)	0.8230	(0.0100)	1.9300	(0.9590)	(0.0820)	0.0445	(0.0869)	0.3488	0.2270	0.4513	0.0989	(0.3524)
(0.0820)	0.8230	(0.0100)	1.9300	(0.9590)	(0.0820)	0.0491	(0.0460)	0.2180	0.0038	0.1429	0.2206	0.0776
(0.0820)	0.8230	(0.0100)	1.9300	(0.9590)	(0.0820)	0.0042	(0.0260)	0.1130	(0.0116)	(0.0024)	0.0359	0.0382
(0.0820)	0.8230	(0.0100)	1.9300	(0.9590)	(0.0820)	0.0412	(0.0608)	0.2953	(0.0259)	0.1677	0.2216	0.0539
(0.0820)	0.8230	(0.0100)	1.9300	(0.9590)	(0.0820)	0.1263	(0.0585)	0.3536	(0.0768)	0.2627	0.1832	(0.0795)
(0.0820)	0.8230	(0.0100)	1.9300	(0.9590)	(0.0820)	0.0481	(0.0056)	0.0000	0.1666	0.1271	0.1544	0.0273
(0.0820)	0.8230	(0.0100)	1.9300	(0.9590)	(0.0820)	0.0028	(0.0316)	0.2165	(0.0571)	0.0486	0.0712	0.0226
(0.0820)	0.8230	(0.0100)	1.9300	(0.9590)	(0.0820)	0.0532	(0.0512)	0.1127	(0.0392)	(0.0064)	0.0747	0.0811
(0.0820)	0.8230	(0.0100)	1.9300	(0.9590)	(0.0820)	0.0147	(0.0328)	0.3188	(0.0087)	0.2101	0.3438	0.1337
(0.0820)	0.8230	(0.0100)	1.9300	(0.9590)	(0.0820)	0.0227	(0.0896)	0.4466	0.0707	0.3684	0.1552	(0.2133)
(0.0820)	0.8230	(0.0100)	1.9300	(0.9590)	(0.0820)	0.0003	(0.0368)	0.2318	(0.0871)	0.0263	0.1079	0.0816
(0.0820)	0.8230	(0.0100)	1.9300	(0.9590)	(0.0820)	0.0049	(0.0512)	0.2051	(0.0461)	0.0305	0.1032	0.0727
(0.0820)	0.8230	(0.0100)	1.9300	(0.9590)	(0.0820)	0.0502	(0.0514)	0.0889	0.0215	0.0271	0.0649	0.0378
(0.0820)	0.8230	(0.0100)	1.9300	(0.9590)	(0.0820)	0.0242	(0.0542)	0.2096	0.0250	0.1225	0.1183	(0.0043)
(0.0820)	0.8230	(0.0100)	1.9300	(0.9590)	(0.0820)	0.0276	(0.0415)	0.3396	(0.0785)	0.1652	0.1142	(0.0510)
(0.0820)	0.8230	(0.0100)	1.9300	(0.9590)	(0.0820)	0.0102	(0.0578)	0.1972	(0.0441)	0.0235	0.1094	0.0859



# PERHITUNGAN KUALITAS LABA MODEL BEAVER DAN ENGEL (1996)

2011

$\beta_0$	$\beta_{CO}$	$\beta_{LOAN}$	$\beta_{NPA}$	$\beta_{\Delta NPA}$	$\beta_0$	$\beta_{CO*CO}$	$\beta_{LOAN*LOAN}$	$\beta_{NPA*NPA}$	$\beta_{\Delta npa*\Delta NPA}$	NDA	TA	DA
0.0980	0.0570	(0.0050)	0.3870	0.0260	0.0980	0.0149	(0.0203)	0.0141	(0.0100)	0.0967	0.1927	0.0960
0.0980	0.0570	(0.0050)	0.3870	0.0260	0.0980	0.0058	(0.0325)	0.1575	0.0018	0.2305	0.2056	(0.0249)
0.0980	0.0570	(0.0050)	0.3870	0.0260	0.0980	0.0000	(0.0260)	0.0149	0.0006	0.0876	0.0609	(0.0266)
0.0980	0.0570	(0.0050)	0.3870	0.0260	0.0980	0.0007	(0.0221)	0.0083	(0.0000)	0.0849	0.0832	(0.0017)
0.0980	0.0570	(0.0050)	0.3870	0.0260	0.0980	0.0010	(0.0386)	0.0834	0.0008	0.1446	0.1702	0.0256
0.0980	0.0570	(0.0050)	0.3870	0.0260	0.0980	0.0039	(0.0175)	0.0222	0.0004	0.1069	0.1570	0.0501
0.0980	0.0570	(0.0050)	0.3870	0.0260	0.0980	0.0001	(0.0380)	0.0257	0.0007	0.0865	0.0788	(0.0077)
0.0980	0.0570	(0.0050)	0.3870	0.0260	0.0980	0.0038	(0.0214)	0.0295	0.0000	0.1099	0.2425	0.1326
0.0980	0.0570	(0.0050)	0.3870	0.0260	0.0980	0.0344	(0.0374)	0.1805	(0.0202)	0.2553	0.2037	(0.0516)
0.0980	0.0570	(0.0050)	0.3870	0.0260	0.0980	0.0050	(0.0140)	0.0267	(0.0003)	0.1154	0.0796	(0.0358)
0.0980	0.0570	(0.0050)	0.3870	0.0260	0.0980	0.0002	(0.0261)	0.1845	0.0005	0.2571	0.3184	0.0614
0.0980	0.0570	(0.0050)	0.3870	0.0260	0.0980	0.0000	(0.0109)	0.0134	(0.0001)	0.1005	0.0208	(0.0797)
0.0980	0.0570	(0.0050)	0.3870	0.0260	0.0980	0.0019	(0.0208)	0.0360	0.0003	0.1154	0.1619	0.0465
0.0980	0.0570	(0.0050)	0.3870	0.0260	0.0980	0.0002	(0.0163)	0.0136	(0.0005)	0.0950	0.0489	(0.0461)
0.0980	0.0570	(0.0050)	0.3870	0.0260	0.0980	0.0019	(0.0283)	0.0582	0.0008	0.1307	0.1555	0.0248
0.0980	0.0570	(0.0050)	0.3870	0.0260	0.0980	0.0102	(0.0330)	0.0185	(0.0033)	0.0904	0.1231	0.0327
0.0980	0.0570	(0.0050)	0.3870	0.0260	0.0980	0.0040	(0.0332)	0.0518	0.0035	0.1241	0.1276	0.0035
0.0980	0.0570	(0.0050)	0.3870	0.0260	0.0980	0.0007	(0.0195)	0.0298	(0.0007)	0.1084	0.0612	(0.0471)
0.0980	0.0570	(0.0050)	0.3870	0.0260	0.0980	0.0059	(0.0256)	0.0143	(0.0002)	0.0925	0.0522	(0.0402)
0.0980	0.0570	(0.0050)	0.3870	0.0260	0.0980	0.0018	(0.0199)	0.0367	(0.0007)	0.1159	0.1674	0.0515
0.0980	0.0570	(0.0050)	0.3870	0.0260	0.0980	0.0000	(0.0464)	0.1064	0.0019	0.1599	0.1997	0.0399
0.0980	0.0570	(0.0050)	0.3870	0.0260	0.0980	0.0001	(0.0236)	0.0460	0.0003	0.1207	0.1020	(0.0187)
0.0980	0.0570	(0.0050)	0.3870	0.0260	0.0980	0.0000	(0.0367)	0.0901	0.0035	0.1548	0.1142	(0.0407)
0.0980	0.0570	(0.0050)	0.3870	0.0260	0.0980	0.0022	(0.0302)	0.0229	0.0005	0.0934	0.0742	(0.0192)
0.0980	0.0570	(0.0050)	0.3870	0.0260	0.0980	0.0011	(0.0282)	0.0274	(0.0001)	0.0982	0.1003	0.0020
0.0980	0.0570	(0.0050)	0.3870	0.0260	0.0980	0.0012	(0.0199)	0.0530	0.0000	0.1323	0.1118	(0.0205)
0.0980	0.0570	(0.0050)	0.3870	0.0260	0.0980	0.0018	(0.0332)	0.0424	0.0005	0.1095	0.0594	(0.0502)

## PERHITUNGAN KUALITAS LABA MODEL BEAVER DAN ENGEL (1996)

Rata-Rata DA Sebelum	Rata-Rata DA Sesudah
0.0232	(0.0076)
(0.0065)	(0.1236)
0.0512	0.0509
0.0321	0.0954
(0.3599)	(0.0636)
0.0302	0.0176
0.0879	0.0442
0.1544	0.1134
0.3125	0.1675
(0.1239)	(0.0541)
(0.2189)	(0.0932)
0.1486	(0.2161)
0.0238	0.0621
(0.1382)	(0.0039)
(0.0246)	0.0394
(0.0128)	(0.0234)
0.1426	0.0154
(0.1402)	(0.0123)
0.1687	0.0205
0.1411	0.0926
0.0361	(0.0867)
(0.2306)	0.0314
0.1023	0.0160
(0.0604)	0.0093
(0.0405)	(0.0011)
(0.2099)	(0.0358)
0.0703	0.0179

\*RATA-RATA DA SEBELUM:

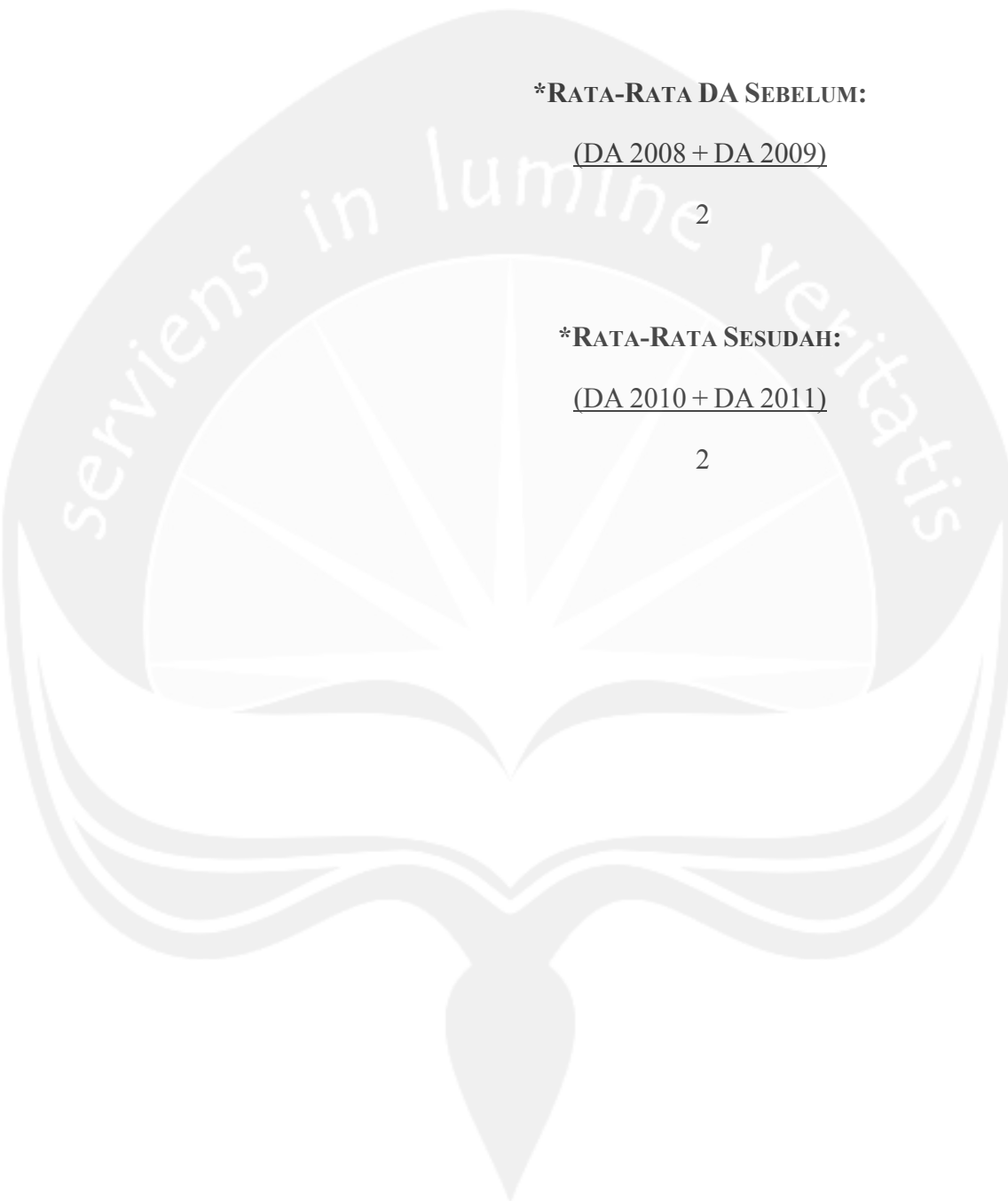
(DA 2008 + DA 2009)

2

\*RATA-RATA SESUDAH:

(DA 2010 + DA 2011)

2





# **LAMPIRAN IV**

## HASIL OUTPUT SPSS – STATISTIK DESKRIPTIF

Descriptive Statistics

	N	Minimum	Maximum	Mean	Std. Deviation
Sebelum (penman)	27	-2.6142E2	15.0130	-1.244426E1	51.2620104
Sesudah (penman)	27	-82.8380	30.5850	-.872889	17.7760713
Sebelum (Leuz)	27	.0010	354.7273	2.4576E1	70.6319262
Sesudah (Leuz)	27	.0016	115.1231	2.0650E1	31.8309044
Sebelum (Beaver)	27	-.3599	.3125	-.001533	.1489978
Sesudah (Beaver)	27	-.2161	.1675	.002474	.0779569
Valid N (listwise)	27				

### Keterangan:

Sebelum (penman) : Kualitas Laba sebelum adopsi IAS 39 menurut model Penman (2001)

Sesudah (penman) : Kualitas Laba sesudah adopsi IAS 39 menurut model Penman (2001)

Sebelum (Leuz) : Kualitas Laba sebelum adopsi IAS 39 menurut model Leuz dkk (2003)

Sesudah (Leuz) : Kualitas Laba sesudah adopsi IAS 39 menurut model Leuz dkk (2003)

Sebelum (Beaver) : *Discretionary accruals* sebelum adopsi IAS 39 menurut model Beaver dan Engel (1996)

Sesudah (Beaver) : *Discretionary accruals* sesudah adopsi IAS 39 menurut model Beaver dan Engel (1996)

## HASIL OUTPUT SPSS – UJI NORMALITAS DATA

### One-Sample Kolmogorov-Smirnov Test

		Sebelum (penman)	Sesudah (penman)	Sebelum (Leuz)	Sesudah (Leuz)	Sebelum (Beaver)	Sesudah (Beaver)
N		27	27	27	27	27	27
Normal Parameters <sup>a</sup>	Mean	-12.444259	-.872889	24.576137	20.650315	-.001533	.002474
	Std. Deviation	51.2620104	17.7760713	70.6319262	31.8309044	.1489978	.0779569
Most Extreme Differences	Absolute	.406	.397	.422	.264	.121	.129
	Positive	.322	.295	.422	.264	.090	.088
	Negative	-.406	-.397	-.364	-.258	-.121	-.129
Kolmogorov-Smirnov Z		2.108	2.065	2.194	1.371	.631	.668
Asymp. Sig. (2-tailed)		.000	.000	.000	.047	.820	.764
a. Test distribution is Normal.							

### Keterangan:

- Sebelum (penman) : Kualitas Laba sebelum adopsi IAS 39 menurut model Penman (2001)
- Sesudah (penman) : Kualitas Laba sesudah adopsi IAS 39 menurut model Penman (2001)
- Sebelum (Leuz) : Kualitas Laba sebelum adopsi IAS 39 menurut model Leuz dkk (2003)
- Sesudah (Leuz) : Kualitas Laba sesudah adopsi IAS 39 menurut model Leuz dkk (2003)
- Sebelum (Beaver) : *Discretionary accruals* sebelum adopsi IAS 39 menurut model Beaver dan Engel (1996)
- Sesudah (Beaver) : *Discretionary accruals* sesudah adopsi IAS 39 menurut model Beaver dan Engel (1996)

## HASIL OUTPUT SPSS – UJI WILCOXON SIGNED RANKS TEST

		N	Mean Rank	Sum of Ranks
Sesudah (penman) - Sebelum (penman)	Negative Ranks	12 <sup>a</sup>	12.08	145.00
	Positive Ranks	15 <sup>b</sup>	15.53	233.00
	Ties	0 <sup>c</sup>		
	Total	27		
Sesudah (Leuz) - Sebelum (Leuz)	Negative Ranks	12 <sup>d</sup>	14.42	173.00
	Positive Ranks	15 <sup>e</sup>	13.67	205.00
	Ties	0 <sup>f</sup>		
	Total	27		

- a. Sesudah (penman) < Sebelum (penman)
- b. Sesudah (penman) > Sebelum (penman)
- c. Sesudah (penman) = Sebelum (penman)
- d. Sesudah (Leuz) < Sebelum (Leuz)
- e. Sesudah (Leuz) > Sebelum (Leuz)
- f. Sesudah (Leuz) = Sebelum (Leuz)

### Test Statistics<sup>b</sup>

	Sesudah (penman) - Sebelum (penman)	Sesudah (Leuz) - Sebelum (Leuz)
Z	-1.057 <sup>a</sup>	-.384 <sup>a</sup>
Asymp. Sig. (2-tailed)	.290	.701

- a. Based on negative ranks.
- b. Wilcoxon Signed Ranks Test

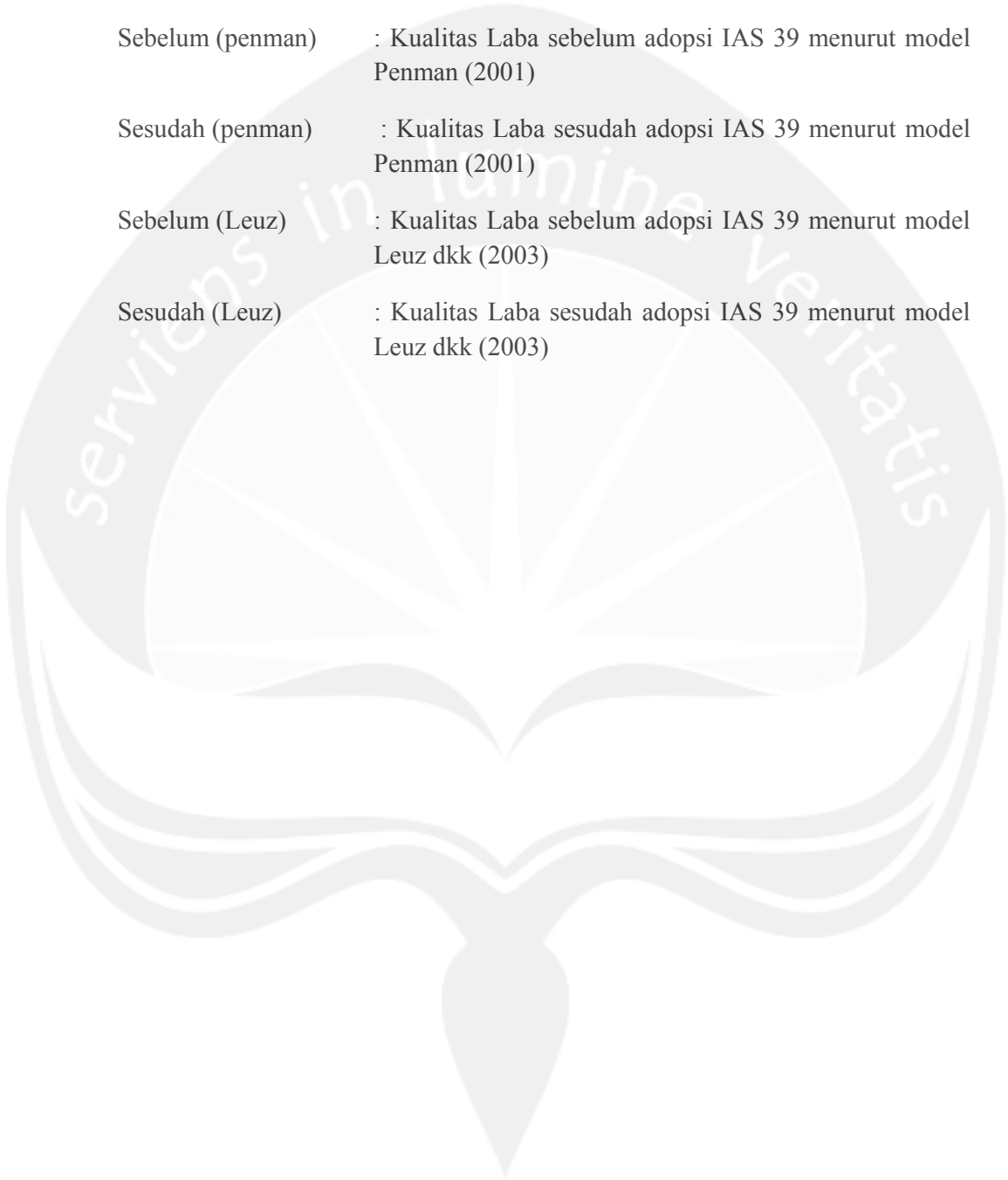
**Keterangan:**

Sebelum (penman) : Kualitas Laba sebelum adopsi IAS 39 menurut model Penman (2001)

Sesudah (penman) : Kualitas Laba sesudah adopsi IAS 39 menurut model Penman (2001)

Sebelum (Leuz) : Kualitas Laba sebelum adopsi IAS 39 menurut model Leuz dkk (2003)

Sesudah (Leuz) : Kualitas Laba sesudah adopsi IAS 39 menurut model Leuz dkk (2003)



## HASIL OUTPUT SPSS – PAIRED-SAMPLE T TEST

Paired Samples Statistics

		Mean	N	Std. Deviation	Std. Error Mean
Pair 1	Sebelum (Beaver)	-.001533	27	.1489978	.0286746
	Sesudah (Beaver)	.002474	27	.0779569	.0150028

Paired Samples Correlations

		N	Correlation	Sig.
Pair 1	Sebelum (Beaver) & Sesudah (Beaver)	27	.394	.042

Paired Samples Test

	Paired Differences					t	df	Sig. (2-tailed)
	Mean	Std. Deviation	Std. Error Mean	95% Confidence Interval of the Difference				
				Lower	Upper			
Pair 1 Sebelum (Beaver) - Sesudah (Beaver)	-4.0074074E-3	.1383022	.0266163	-.0587179	.0507031	-.151	26	.881

### Keterangan:

- Sebelum (Beaver) : *Discretionary accruals* sebelum adopsi IAS 39 menurut model Beaver dan Engel (1996)
- Sesudah (Beaver) : *Discretionary accruals* sesudah adopsi IAS 39 menurut model Beaver dan Engel (1996)