

## BAB V

### PENUTUP

#### 5.1. Simpulan

Berdasarkan analisis data yang telah dilakukan maka dapat disimpulkan bahwa terdapat perbedaan antara *magnitude* manajemen laba antara perusahaan perbankan dan perusahaan nonbank. Lebih lanjut, berdasarkan nilai mean yang diperoleh dapat disimpulkan bahwa *magnitude* manajemen laba yang dilakukan pada perusahaan perbankan lebih kecil dibandingkan pada perusahaan nonbank.

#### 5.2. Keterbatasan

Penelitian ini memiliki keterbatasan-keterbatasan sebagai berikut:

1. Tidak mengklasifikasikan pola manajemen laba (*taking a bath*, *income minimization*, *income maximization*, dan *income smoothing*) yang dilakukan oleh perusahaan-perusahaan dalam penelitian.
2. Tidak dapat mendeteksi teknik yang digunakan dalam melakukan praktik manajemen laba oleh perusahaan-perusahaan dalam penelitian.
3. Tidak dapat mendeteksi dengan detail regulasi-regulasi BI yang berpengaruh signifikan dalam menekan manajemen laba yang dilakukan oleh perusahaan perbankan.
4. Tidak mempertimbangkan *size* perusahaan yang menjadi sampel pembanding dimana *size* sering dianggap berpengaruh terhadap manajemen laba yang dilakukan oleh perusahaan. Hal tersebut dapat

berpengaruh terhadap *magnitude* manajemen laba perusahaan pembanding dan akhirnya berpengaruh terhadap hasil uji beda yang dilakukan.



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## Lampiran 1

### Perusahaan sampel

| Sampel Perusahaan Perbankan |      |                                           |
|-----------------------------|------|-------------------------------------------|
| No.                         | Kode | Nama Perusahaan                           |
| 1                           | AGRO | PT. Bank Agroniaga Tbk                    |
| 2                           | BABP | PT. Bank ICB Bumiputera Tbk               |
| 3                           | BACA | PT. Bank Capital Indonesia Tbk            |
| 4                           | BAEK | PT. Bank Ekonomi Rakyat Tbk               |
| 5                           | BBCA | PT. Bank Central Asia Tbk                 |
| 6                           | BBKP | PT. Bank Bukopin Tbk                      |
| 7                           | BBNI | PT. Bank Negara Indonesia Tbk             |
| 8                           | BBNP | PT. Bank Nusantara Parahyangan Tbk        |
| 9                           | BBRI | PT. Bank Rakyat Indonesia Tbk             |
| 10                          | BBTN | PT. Bank Tabungan Negara Tbk              |
| 11                          | BCIC | PT. Bank Mutiara Tbk                      |
| 12                          | BDMN | PT. Bank Danamon Indonesia Tbk            |
| 13                          | BEKS | PT. Bank Eksekutif Internasional Tbk      |
| 14                          | BKSW | PT. Bank Kesawan Tbk                      |
| 15                          | BMRI | PT. Bank Mandiri Tbk                      |
| 16                          | BNBA | PT. Bank Bumi Arta Tbk                    |
| 17                          | BNGA | PT. Bank CIMB Niaga Tbk                   |
| 18                          | BNII | PT. Bank Internasional Indonesia Tbk      |
| 19                          | BNLI | PT. Bank Permata Tbk                      |
| 20                          | BSWD | PT. Bank Swadesi                          |
| 21                          | BTPN | PT. Bank Tabungan Pensiunan Nasional Tbk  |
| 22                          | BVIC | PT. Bank Victoria Internasional Tbk       |
| 23                          | INPC | PT. Bank Artha Graha Internasional Tbk    |
| 24                          | MAYA | PT. Bank Mayapada Internasional Tbk       |
| 25                          | MCOR | PT. Bank Windu Kentjana Internasional Tbk |
| 26                          | MEGA | PT. Bank Mega Tbk                         |
| 27                          | NISP | PT. Bank OCBC NISP Tbk                    |
| 28                          | PNBN | PT. Bank Pan Indonesia Tbk                |
| 29                          | SDRA | PT. Bank Himpunan Saudara 1906 Tbk        |
| Sampel Perusahaan Nonbank   |      |                                           |
| No.                         | Kode | Nama Perusahaan                           |
| 30                          | AALI | PT. Astra Agro Lestari Tbk                |
| 31                          | ADES | PT. Akasha Wira Internasional Tbk         |
| 32                          | ADMG | PT. Polychem Indoneasia Tbk               |
| 33                          | ANTM | PT. Aneka Tambang Tbk                     |
| 34                          | AQUA | PT. Aqua Golden Mississippi Tbk           |
| 35                          | ASII | PT. Astra Internasional Tbk               |
| 36                          | AUTO | PT. Astra Otoparts Tbk                    |

|    |      |                                                   |
|----|------|---------------------------------------------------|
| 37 | BTON | PT. Betonjaya Manunggal Tbk                       |
| 38 | CEKA | PT. Cahaya Kalbar Tbk                             |
| 39 | GDYR | PT. Goodyear Indonesia Tbk                        |
| 40 | GJTL | PT. Gajah Tunggal Tbk                             |
| 41 | HMSP | PT. Hanjaya Mandala Sampoerna Tbk                 |
| 42 | INDF | PT. Indofood Sukses Makmur Tbk                    |
| 43 | ISAT | PT. Indosat Tbk                                   |
| 44 | JPFA | PT. Japfa Comfeed Indonesia Tbk                   |
| 45 | JPRS | PT. Jaya Pari Steel Tbk                           |
| 46 | KLBF | PT. Kalbe Farma Tbk                               |
| 47 | LTLS | PT. Lautan Luas Tbk                               |
| 48 | MERK | PT. Merck Tbk                                     |
| 49 | MYOR | PT. Mayora Indah Tbk                              |
| 50 | PGAS | PT. Perusahaan Gas Negara Tbk                     |
| 51 | PTBA | PT. Bukit Asam Tbk                                |
| 52 | SIPD | PT. Sierad Produce Tbk                            |
| 53 | SMGR | PT. Semen Gresik Tbk                              |
| 54 | TINS | PT. Timah Tbk                                     |
| 55 | TLKM | PT. Telekomunikasi Indonesia Tbk                  |
| 56 | TMPO | PT. Tempo Inti Media Tbk                          |
| 57 | ULTJ | PT. Ultrajaya Milk Industry & Trading Company Tbk |
| 58 | UNSP | PT. Bakrie Sumatera Plantations Tbk               |

## Lampiran 2

### Penyisihan Kerugian Piutang

| No. | Kode | 2005     | 2006     | 2007     | 2008     | 2009     |
|-----|------|----------|----------|----------|----------|----------|
| 1   | AGRO | *        | *        | 61292    | 78715    | 88685    |
| 2   | BABP | 124599   | 77062    | 2633     | 7639     | 11036    |
| 3   | BACA | *        | *        | 109712   | 107537   | 138223   |
| 4   | BAEK | 14831    | 82274    | 106773   | 132949   | 149283   |
| 5   | BBCA | 1347037  | 1734043  | 1686152  | 2757475  | 4305608  |
| 6   | BBKP | *        | 274392   | 346576   | 640665   | 589954   |
| 7   | BBNI | 4327612  | 3846152  | 5436203  | 5652046  | 6920455  |
| 8   | BBNP | 28927    | 29431    | 30072    | 29359    | 23002    |
| 9   | BBRI | 5393146  | 6687654  | 6915043  | 7891140  | 11279891 |
| 10  | BBTN | 610749   | 546178   | 487569   | 556595   | 703553   |
| 11  | BCIC | 44188    | 38001    | 33758    | 1234586  | 1445502  |
| 12  | BDMN | 1017065  | 1413329  | 1478641  | 1572564  | 2211621  |
| 13  | BEKS | 45396    | 26753    | 16467    | 19649    | 106746   |
| 14  | BKSW | 20213    | 14502    | 18379    | 16512    | 15576    |
| 15  | BMRI | 11823614 | 14388695 | 13041530 | 11860312 | 12435525 |
| 16  | BNBA | *        | 8968     | 11499    | 13579    | 13791    |
| 17  | BNGA | 638671   | 1106473  | 1383316  | 1614918  | 2718177  |
| 18  | BNII | 490680   | 669866   | 586594   | 900748   | 870133   |
| 19  | BNLI | 936633   | 1018870  | 1164674  | 1330155  | 1612883  |
| 20  | BSWD | 2623     | 16985    | 16250    | 14920    | 13673    |
| 21  | BTPN | *        | *        | 487569   | 289356   | 269025   |
| 22  | BVIC | 58683    | 56055    | 66264    | 71928    | 136113   |
| 23  | INPC | 177230   | 190897   | 183354   | 180206   | 198485   |
| 24  | MAYA | 38865    | 43073    | 44550    | 80605    | 98372    |
| 25  | MCOR | *        | *        | 15723    | 34390    | 33486    |
| 26  | MEGA | 149271   | 159657   | 193943   | 251163   | 287360   |
| 27  | NISP | 193276   | 222989   | 256387   | 408391   | 603282   |
| 28  | PNBN | 1160494  | 1251614  | 681777   | 1244127  | 1154324  |
| 29  | SDRA | *        | 11211    | 28524    | 27251    | 28524    |

\* data tidak tersedia

### Lampiran 3

#### Piutang Bersih

| No. | Kode | 2005     | 2006      | 2007      | 2008      | 2009      |
|-----|------|----------|-----------|-----------|-----------|-----------|
| 1   | AGRO | *        | *         | 1895158   | 1964360   | 1904944   |
| 2   | BABP | 3008760  | 3995290   | 566769    | 699775    | 1206115   |
| 3   | BACA | *        | *         | 4328973   | 4667760   | 5188764   |
| 4   | BAEK | 5328210  | 5493436   | 7229944   | 9757605   | 8506585   |
| 5   | BBCA | 58331161 | 62613795  | 83214985  | 106342351 | 113922685 |
| 6   | BBKP | *        | 14408595  | 18801342  | 22401357  | 24013722  |
| 7   | BBNI | 58331161 | 62613795  | 83214985  | 106342351 | 113922685 |
| 8   | BBNP | 1430950  | 1579454   | 1629278   | 2149250   | 2539719   |
| 9   | BBRI | 69503859 | 82541885  | 105923763 | 152217543 | 194242503 |
| 10  | BBTN | 14661842 | 17540172  | 21855337  | 31468636  | 40029401  |
| 11  | BCIC | 2598636  | 2354588   | 3918827   | 3531385   | 3418595   |
| 12  | BDMN | 35714308 | 41529046  | 51807520  | 65287186  | 58367570  |
| 13  | BEKS | 1041624  | 833747    | 878918    | 919626    | 929312    |
| 14  | BKSW | 810940   | 1263920   | 1291409   | 1470799   | 1417668   |
| 15  | BMRI | 94869474 | 103282247 | 125488384 | 162637788 | 184690704 |
| 16  | BNBA | *        | 595066    | 782734    | 935451    | 960847    |
| 17  | BNGA | 28671419 | 32457152  | 58770294  | 72668883  | 80114845  |
| 18  | BNII | 20300014 | 21700241  | 28519581  | 34344477  | 36500149  |
| 19  | BNLI | 21356766 | 22783695  | 25289060  | 33519929  | 39585076  |
| 20  | BSWD | 427870   | 440788    | 605182    | 860909    | 967683    |
| 21  | BTPN | *        | *         | 21855337  | 10425551  | 15722830  |
| 22  | BVIC | 724936   | 1088690   | 1953182   | 2122976   | 2713514   |
| 23  | INPC | 7312435  | 6795706   | 7348850   | 9641673   | 10787836  |
| 24  | MAYA | 2025890  | 2493172   | 3023509   | 3900181   | 4961855   |
| 25  | MCOR | *        | *         | 496449    | 1409483   | 1560056   |
| 26  | MEGA | 11113855 | 10839026  | 13848320  | 18749051  | 18352062  |
| 27  | NISP | 12244905 | 15410325  | 18857535  | 20401154  | 21283245  |
| 28  | PNBN | 14103476 | 18119420  | 28667472  | 36103552  | 39967098  |
| 29  | SDRA | *        | 712818    | 1896719   | 1498742   | 1896719   |
| 30  | AALI | 99544    | 23549     | 115158    | 24705     | 156724    |
| 31  | ADES | 22341    | 21007     | 16567     | 16042     | 20093     |
| 32  | ADMG | 384645   | 401925    | 500733    | 422857    | 458119    |
| 33  | ANTM | 516539   | 979040    | 1761078   | 726136    | 1030934   |
| 34  | AQUA | 339921   | 430747    | 454495    | 520255    | 445600    |
| 35  | ASII | 6279750  | 4558244   | 6018199   | 6167307   | 7874000   |
| 36  | AUTO | 614504   | 592142    | 742497    | 597059    | 746758    |
| 37  | BTON | 2248     | 8523      | 19848     | 13331     | 30074     |

|    |      |         |         |         |         |         |
|----|------|---------|---------|---------|---------|---------|
| 38 | CEKA | 28306   | 63647   | 35653   | 133056  | 66447   |
| 39 | GDYR | 101835  | 117294  | 120886  | 96543   | 109478  |
| 40 | GJTL | 737804  | 685060  | 821247  | 657217  | 730852  |
| 41 | HMSP | 523441  | 399011  | 996999  | 705362  | 720102  |
| 42 | INDF | 1704405 | 1668487 | 2367831 | 2760971 | 2296474 |
| 43 | ISAT | 1158750 | 1271608 | 1030968 | 1357620 | 1949984 |
| 44 | JPFA | 437231  | 543041  | 476906  | 690839  | 809028  |
| 45 | JPRS | 41290   | 104247  | 108308  | 141995  | 192833  |
| 46 | KLBF | 632313  | 760375  | 927073  | 1001160 | 1318078 |
| 47 | LTLS | 421792  | 519106  | 552018  | 786380  | 645853  |
| 48 | MERK | 63260   | 75051   | 87479   | 89932   | 177470  |
| 49 | MYOR | 348043  | 459083  | 585998  | 751625  | 880904  |
| 50 | PGAS | 814950  | 787753  | 1156325 | 1610020 | 1711199 |
| 51 | PTBA | 595450  | 778330  | 560508  | 1376624 | 1491460 |
| 52 | SIPD | 172459  | 179976  | 211176  | 256425  | 364623  |
| 53 | SMGR | 1173615 | 1123486 | 1174070 | 1518939 | 1439815 |
| 54 | TINS | 193951  | 232423  | 341655  | 447332  | 551025  |
| 55 | TLKM | 3731156 | 3865012 | 3511996 | 3618643 | 3917709 |
| 56 | TMPO | 39014   | 37681   | 42144   | 44818   | 48909   |
| 57 | ULTJ | 118874  | 124371  | 162576  | 151203  | 178087  |
| 58 | UNSP | 175146  | 258014  | 455088  | 270607  | 233982  |

\* data tidak tersedia

## Lampiran 4

### *Nonperforming Loans*

| No. | Kode | 2005     | 2006     | 2007     | 2008    | 2009    |
|-----|------|----------|----------|----------|---------|---------|
| 1   | AGRO | *        | *        | 127893   | 120869  | 148596  |
| 2   | BABP | 153363   | 192871   | 0        | 8968    | 7052    |
| 3   | BACA | *        | *        | 206892   | 201472  | 207297  |
| 4   | BAEK | 23946    | 140361   | 180078   | 105552  | 96442   |
| 5   | BBCA | 924201   | 798850   | 669697   | 674769  | 895491  |
| 6   | BBKP | *        | 545127   | 683551   | 1116760 | 700397  |
| 7   | BBNI | 8581514  | 6976259  | 7564934  | 5595937 | 5762246 |
| 8   | BBNP | 2408     | 48735    | 31329    | 27219   | 46790   |
| 9   | BBRI | 3156229  | 4310258  | 3891298  | 4443720 | 7231660 |
| 10  | BBTN | 180929   | 319824   | 626855   | 1018718 | 1303540 |
| 11  | BCIC | 175534   | 450999   | 395629   | 1676061 | 1828190 |
| 12  | BDMN | 929147   | 1344446  | 1161936  | 768764  | 2801942 |
| 13  | BEKS | 147088   | 67898    | 135837   | 145517  | 289116  |
| 14  | BKSW | 91996    | 75255    | 75454    | 55656   | 76378   |
| 15  | BMRI | 13552450 | 19229020 | 11968108 | 9328611 | 6200683 |
| 16  | BNBA | *        | 14144    | 18007    | 18266   | 20943   |
| 17  | BNGA | 1533893  | 1388301  | 1817182  | 1844277 | 2533818 |
| 18  | BNII | 613688   | 365477   | 225311   | 978418  | 885492  |
| 19  | BNLI | 1168053  | 1523560  | 1206863  | 1231524 | 1644440 |
| 20  | BSWD | 11643    | 11658    | 12137    | 18894   | 17862   |
| 21  | BTPN | *        | *        | 626855   | 61999   | 80119   |
| 22  | BVIC | 41221    | 43427    | 75718    | 65754   | 113814  |
| 23  | INPC | 354392   | 433602   | 284132   | 342840  | 380833  |
| 24  | MAYA | 36975    | 16405    | 14597    | 112619  | 48725   |
| 25  | MCOR | *        | *        | 7372     | 10936   | 33611   |
| 26  | MEGA | 161179   | 184264   | 214459   | 224978  | 317809  |
| 27  | NISP | 305458   | 388594   | 483040   | 566624  | 694048  |
| 28  | PNBN | 1405597  | 1520874  | 886383   | 1585150 | 1298531 |
| 29  | SDRA | *        | 12462    | 9274     | 17838   | 9274    |

\* data tidak tersedia

## Lampiran 5

### Piutang Dihapus

| No. | Kode | 2005    | 2006    | 2007    | 2008    | 2009    |
|-----|------|---------|---------|---------|---------|---------|
| 1   | AGRO | *       | *       | 9729    | 0       | 8163    |
| 2   | BABP | 52161   | 83640   | 0       | 0       | 0       |
| 3   | BACA | *       | *       | 59697   | 35336   | 36164   |
| 4   | BAEK | 0       | 3209    | 1940    | 775     | 741     |
| 5   | BBCA | 36923   | 167989  | 214036  | 147592  | 345849  |
| 6   | BBKP | *       | 164566  | 55896   | 102097  | 70840   |
| 7   | BBNI | 873162  | 1351093 | 1110834 | 4245924 | 3330629 |
| 8   | BBNP | 0       | 69      | 5491    | 521     | 258     |
| 9   | BBRI | 879284  | 1023003 | 2124360 | 1544226 | 2506104 |
| 10  | BBTN | 0       | 0       | 0       | 0       | 8014    |
| 11  | BCIC | 2856    | 1038    | 0       | 10      | 0       |
| 12  | BDMN | 664845  | 833780  | 1267318 | 1156456 | 1895297 |
| 13  | BEKS | 73429   | 30098   | 26352   | 14187   | 36054   |
| 14  | BKSW | 13006   | 8757    | 1572    | 18344   | 56      |
| 15  | BMRI | 1456034 | 4475753 | 5118510 | 5507168 | 2223520 |
| 16  | BNBA | *       | 62      | 381     | 220     | 1803    |
| 17  | BNGA | 168837  | 185601  | 324310  | 557651  | 326650  |
| 18  | BNII | 124382  | 404701  | 559981  | 565514  | 1723205 |
| 19  | BNLI | 97554   | 328510  | 287932  | 165356  | 212734  |
| 20  | BSWD | 1676    | 1398    | 19      | 184     | 10871   |
| 21  | BTPN | *       | *       | 84855   | 36396   | 52249   |
| 22  | BVIC | 16057   | 15957   | 15989   | 15989   | 42558   |
| 23  | INPC | 26267   | 4805    | 11595   | 1625    | 1868    |
| 24  | MAYA | 700     | 76      | 799     | 5591    | 338     |
| 25  | MCOR | *       | *       | 0       | 4120    | 4180    |
| 26  | MEGA | 6949    | 32404   | 69446   | 116359  | 157121  |
| 27  | NISP | 141     | 17464   | 48426   | 5730    | 8347    |
| 28  | PNBN | 35278   | 194403  | 794740  | 188557  | 7976    |
| 29  | SDRA | *       | 3560    | 9239    | 3120    | 9239    |

\* data tidak tersedia

## Lampiran 6

### Piutang Tertunggak 90 Hari Setelah Jatuh Tempo

| No. | Kode | 2005     | 2006     | 2007     | 2008    | 2009    |
|-----|------|----------|----------|----------|---------|---------|
| 1   | AGRO | *        | *        | 125911   | 113166  | 110045  |
| 2   | BABP | 190638   | 166204   | 0        | 6459    | 7052    |
| 3   | BACA | *        | *        | 218368   | 198687  | 232485  |
| 4   | BAEK | 5680     | 22664    | 22764    | 19845   | 27217   |
| 5   | BBCA | 540215   | 512161   | 506140   | 459797  | 627122  |
| 6   | BBKP | *        | 423678   | 557266   | 708684  | 556021  |
| 7   | BBNI | 5259233  | 5017214  | 5673528  | 3278362 | 3894998 |
| 8   | BBNP | 362      | 16384    | 10368    | 16495   | 40699   |
| 9   | BBRI | 1263390  | 2574745  | 2507574  | 2483296 | 3938906 |
| 10  | BBTN | 375217   | 484278   | 665070   | 790772  | 1066629 |
| 11  | BCIC | 127980   | 130207   | 120548   | 1442447 | 1805745 |
| 12  | BDMN | 367752   | 871172   | 605736   | 710752  | 973171  |
| 13  | BEKS | 84013    | 34137    | 55792    | 22142   | 173621  |
| 14  | BKSW | 60480    | 34746    | 56474    | 49539   | 68411   |
| 15  | BMRI | 15936263 | 16411261 | 10019990 | 7601231 | 4412848 |
| 16  | BNBA | *        | 7654     | 8425     | 15122   | 19624   |
| 17  | BNGA | 518504   | 771082   | 1196734  | 1296767 | 1566511 |
| 18  | BNII | 255812   | 230993   | 166241   | 740733  | 406213  |
| 19  | BNLI | 203229   | 675931   | 964928   | 503221  | 971423  |
| 20  | BSWD | 8903     | 4976     | 7921     | 12236   | 10366   |
| 21  | BTPN | *        | *        | 665070   | 23194   | 32648   |
| 22  | BVIC | 34021    | 37094    | 51325    | 42458   | 42317   |
| 23  | INPC | 33863    | 101759   | 179003   | 149580  | 129239  |
| 24  | MAYA | 8788     | 16099    | 11690    | 16148   | 35879   |
| 25  | MCOR | *        | *        | 6271     | 5879    | 29049   |
| 26  | MEGA | 91640    | 111306   | 76576    | 122051  | 241337  |
| 27  | NISP | 262438   | 229198   | 318434   | 445675  | 616426  |
| 28  | PNBN | 835745   | 858159   | 676203   | 1201870 | 236648  |
| 29  | SDRA | *        | 7905     | 14693    | 14976   | 14693   |

\*data tidak tersedia

## Lampiran 7

### Total Aset

| No. | Kode | 2005      | 2006      | 2007      | 2008      | 2009      |
|-----|------|-----------|-----------|-----------|-----------|-----------|
| 1   | AGRO | *         | *         | 2983768   | 2578439   | 2981696   |
| 2   | BABP | 4317051   | 5415142   | 1203443   | 1703769   | 3459181   |
| 3   | BACA | *         | *         | 6346386   | 6287877   | 7005700   |
| 4   | BAEK | 11294135  | 14331508  | 15641815  | 18211454  | 21591830  |
| 5   | BBCA | 147812206 | 169415573 | 183341611 | 201741069 | 227496967 |
| 6   | BBKP | *         | 31555143  | 34446177  | 32633063  | 37173318  |
| 7   | BBNI | 147812206 | 169415573 | 183341611 | 201741069 | 227496967 |
| 8   | BBNP | 2839666   | 3351473   | 3772837   | 3694814   | 3896398   |
| 9   | BBRI | 122775579 | 154725486 | 203734938 | 246076896 | 316947029 |
| 10  | BBTN | 29083149  | 32575797  | 36693247  | 44992171  | 58516058  |
| 11  | BCIC | 13274118  | 14547470  | 14509632  | 5585890   | 7531145   |
| 12  | BDMN | 67803454  | 82072687  | 89409827  | 107268363 | 98597953  |
| 13  | BEKS | 1492007   | 1339267   | 1349719   | 1492166   | 1425575   |
| 14  | BKSW | 1541558   | 2052127   | 2184493   | 2162316   | 2347783   |
| 15  | BMRI | 263383348 | 267517192 | 319085590 | 358438678 | 394616604 |
| 16  | BNBA | *         | 1741750   | 1950255   | 2044367   | 2403186   |
| 17  | BNGA | 41579861  | 46544346  | 93797189  | 103197574 | 107104274 |
| 18  | BNII | 50271022  | 53102230  | 55015693  | 56868290  | 60965774  |
| 19  | BNLI | 34782459  | 37841524  | 39298423  | 54059522  | 56009953  |
| 20  | BSWD | 925670    | 972475    | 1167744   | 1359880   | 1537377   |
| 21  | BTPN | *         | *         | 10582356  | 13697461  | 22272246  |
| 22  | BVIC | 2112004   | 2897471   | 5268994   | 5625107   | 7359018   |
| 23  | INPC | 10849427  | 11046115  | 11282575  | 12845448  | 15432373  |
| 24  | MAYA | 3155554   | 3699865   | 4474877   | 5512694   | 7629928   |
| 25  | MCOR | *         | *         | 1402588   | 2094665   | 2798874   |
| 26  | MEGA | 25109428  | 30972910  | 34907728  | 34860872  | 39684622  |
| 27  | NISP | 20105690  | 24205990  | 28969069  | 34245838  | 37052596  |
| 28  | PNBN | 36919444  | 40514765  | 53470645  | 64391915  | 77857418  |
| 29  | SDRA | *         | 1041197   | 1463045   | 1977150   | 2403695   |
| 30  | AALI | 3191715   | 3496955   | 5352986   | 6519791   | 7571399   |
| 31  | ADES | 210052    | 233253    | 178761    | 185015    | 178287    |
| 32  | ADMG | 4431915   | 3987067   | 4161340   | 3855930   | 3719872   |
| 33  | ANTM | 6402714   | 7290905   | 12043691  | 10245041  | 9939996   |
| 34  | AQUA | 732354    | 795244    | 891530    | 1003488   | 1147206   |
| 35  | ASII | 46985862  | 57929290  | 63519598  | 80740000  | 88938000  |
| 36  | AUTO | 3028465   | 3028160   | 3454254   | 3981316   | 4644939   |
| 37  | BTON | 27721     | 33674     | 46469     | 70509     | 69783     |

|    |      |          |          |          |          |          |
|----|------|----------|----------|----------|----------|----------|
| 38 | CEKA | 328249   | 280807   | 613679   | 604642   | 568362   |
| 39 | GDYR | 458736   | 454850   | 579651   | 1022329  | 1127629  |
| 40 | GJTL | 7479373  | 7276025  | 8454639  | 8713559  | 8877146  |
| 41 | HMSP | 11934600 | 12659804 | 15680542 | 16133819 | 17716447 |
| 42 | INDF | 14786084 | 16112493 | 29706895 | 39594264 | 40382953 |
| 43 | ISAT | 32787133 | 34228658 | 45305086 | 51693323 | 55041487 |
| 44 | JPFA | 3338840  | 3622463  | 4043497  | 5384809  | 6070137  |
| 45 | JPRS | 204989   | 189384   | 268790   | 399343   | 353951   |
| 46 | KLBF | 4728368  | 4624619  | 5138212  | 5703832  | 6482446  |
| 47 | LTLS | 1608866  | 1830516  | 2135084  | 3440010  | 3081130  |
| 48 | MERK | 218034   | 282698   | 331062   | 375064   | 433970   |
| 49 | MYOR | 1459968  | 1553376  | 1893175  | 2922998  | 3246498  |
| 50 | PGAS | 12574760 | 15113901 | 20348341 | 25550580 | 28670439 |
| 51 | PTBA | 2839690  | 3107734  | 3979181  | 6106828  | 8078578  |
| 52 | SIPD | 1157773  | 1113796  | 1294772  | 1384992  | 1641295  |
| 53 | SMGR | 7296963  | 7496419  | 8515227  | 10602963 | 12951308 |
| 54 | TINS | 2748157  | 3462222  | 5032712  | 5785003  | 4855712  |
| 55 | TLKM | 62171044 | 75135745 | 82058760 | 91256250 | 97559606 |
| 56 | TMPO | 124271   | 117860   | 118523   | 134595   | 137750   |
| 57 | ULTJ | 1254444  | 1249080  | 1362829  | 1718997  | 1732701  |
| 58 | UNSP | 1244908  | 1783001  | 4310903  | 4700318  | 5071797  |

\* data tidak tersedia

## Lampiran 8

### *Power, Plant and Equipment*

| No. | Kode | 2005     | 2006     | 2007     | 2008     | 2009     |
|-----|------|----------|----------|----------|----------|----------|
| 1   | AALI | 1294715  | 1544653  | 1755574  | 2001772  | 2444959  |
| 2   | ADES | 147330   | 180112   | 143386   | 124311   | 104023   |
| 3   | ADMG | 2704450  | 2573588  | 2436375  | 2217190  | 2094961  |
| 4   | ANTM | 3825459  | 3346303  | 3022622  | 2890478  | 2890601  |
| 5   | AQUA | 257735   | 258816   | 302246   | 332516   | 358792   |
| 6   | ASII | 11495558 | 13030347 | 14127390 | 21941000 | 21941000 |
| 7   | AUTO | 798249   | 719140   | 634717   | 702097   | 696716   |
| 8   | BTON | 14435    | 12755    | 10754    | 8785     | 7094     |
| 9   | CEKA | 131396   | 83649    | 148612   | 186988   | 187966   |
| 10  | GDYR | 111855   | 115196   | 221534   | 548290   | 695737   |
| 11  | GJTL | 3178874  | 3185429  | 3259739  | 3618630  | 3609236  |
| 12  | HMSP | 2399467  | 2390868  | 3522336  | 4329506  | 4310194  |
| 13  | INDF | 6041763  | 6440524  | 8166816  | 9586545  | 10808449 |
| 14  | ISAT | 21564781 | 24918648 | 30572773 | 38394073 | 44428807 |
| 15  | JPFA | 1324181  | 1339220  | 1393509  | 1588973  | 1804730  |
| 16  | JPRS | 24070    | 21896    | 19254    | 18549    | 19191    |
| 17  | KLBF | 859117   | 1024371  | 1204147  | 1327346  | 1398127  |
| 18  | LTLS | 472495   | 498642   | 640701   | 889072   | 879817   |
| 19  | MERK | 47022    | 46284    | 46860    | 54794    | 66911    |
| 20  | MYOR | 732052   | 738125   | 774360   | 1030724  | 1282771  |
| 21  | PGAS | 7109107  | 13025528 | 16446173 | 17613478 | 17329189 |
| 22  | PTBA | 444205   | 403254   | 360571   | 383932   | 371523   |
| 23  | SIPD | 548957   | 447079   | 485503   | 479497   | 647320   |
| 24  | SMGR | 3422799  | 3162919  | 3101865  | 3308878  | 4014143  |
| 25  | TINS | 458640   | 479744   | 474391   | 879597   | 1269801  |
| 26  | TLKM | 45643243 | 54267060 | 60463892 | 70589590 | 76053966 |
| 27  | TMPO | 62403    | 59215    | 56135    | 62284    | 60754    |
| 28  | ULTJ | 786798   | 790208   | 765807   | 766344   | 808903   |
| 29  | UNSP | 269228   | 340382   | 741088   | 743285   | 687480   |

## Lampiran 9

### Penjualan

| No. | Kode | 2005     | 2006     | 2007     | 2008     | 2009     |
|-----|------|----------|----------|----------|----------|----------|
| 1   | AALI | 3370936  | 3757987  | 5960954  | 8161217  | 7424283  |
| 2   | ADES | 143751   | 135043   | 131549   | 129542   | 134438   |
| 3   | ADMG | 3958342  | 3258934  | 3858495  | 4002532  | 3142960  |
| 4   | ANTM | 3251236  | 5629401  | 12008202 | 9591981  | 8711370  |
| 5   | AQUA | 1563156  | 1665615  | 1952156  | 2331532  | 2733713  |
| 6   | ASII | 61172314 | 55709184 | 70182960 | 97064000 | 98526000 |
| 7   | AUTO | 3852998  | 3371898  | 4184279  | 5377720  | 5265798  |
| 8   | BTON | 54401    | 57254    | 115203   | 172391   | 133110   |
| 9   | CEKA | 240713   | 391062   | 812635   | 1936637  | 1194543  |
| 10  | GDYR | 875047   | 982428   | 1088862  | 1244519  | 1292819  |
| 11  | GJTL | 4834003  | 5470730  | 6659854  | 7963473  | 7936473  |
| 12  | HMSP | 24660038 | 29545083 | 29787725 | 34680445 | 38972186 |
| 13  | INDF | 18764650 | 21941558 | 27858304 | 38799279 | 37140830 |
| 14  | ISAT | 11589791 | 12239407 | 16488495 | 18659133 | 18393016 |
| 15  | JPFA | 5340116  | 6401365  | 7903315  | 11524719 | 14340277 |
| 16  | JPRS | 377658   | 340210   | 432807   | 732703   | 302868   |
| 17  | KLBF | 5870938  | 6071550  | 7004909  | 7877366  | 9087347  |
| 18  | LTLS | 2166528  | 2413259  | 2712536  | 4458094  | 3746865  |
| 19  | MERK | 386345   | 487601   | 547237   | 637134   | 751403   |
| 20  | MYOR | 1706184  | 1971513  | 2828440  | 3907674  | 4777175  |
| 21  | PGAS | 5433739  | 6632006  | 8801821  | 12793848 | 18024278 |
| 22  | PTBA | 2998686  | 3533480  | 4123855  | 7216228  | 8947854  |
| 23  | SIPD | 1425222  | 1111242  | 1632453  | 2331686  | 3242550  |
| 24  | SMGR | 7532208  | 8727857  | 9600800  | 12209846 | 14387849 |
| 25  | TINS | 3396150  | 4076434  | 8542393  | 9053082  | 7709856  |
| 26  | TLKM | 41807184 | 51294008 | 59440011 | 60689784 | 64596635 |
| 27  | TMPO | 145864   | 165171   | 154423   | 177317   | 181043   |
| 28  | ULTJ | 711731   | 835229   | 1126799  | 1362606  | 1613927  |
| 29  | UNSP | 883309   | 1160622  | 1949017  | 2931418  | 2325282  |

## Lampiran 10

### Laba Bersih

| No. | Kode | 2005    | 2006     | 2007     | 2008     | 2009     |
|-----|------|---------|----------|----------|----------|----------|
| 1   | AALI | 790410  | 787318   | 1973428  | 2631019  | 1660649  |
| 2   | ADES | -119256 | -128794  | -154851  | -15208   | 16321    |
| 3   | ADMG | 41936   | -266964  | 57976    | -263387  | 53811    |
| 4   | ANTM | 841936  | 1552777  | 5118988  | 1368139  | 604307   |
| 5   | AQUA | 64350   | 48854    | 65913    | 82337    | 95913    |
| 6   | ASII | 5457285 | 3712097  | 6519273  | 9191000  | 10040000 |
| 7   | AUTO | 279027  | 282058   | 454907   | 566025   | 768265   |
| 8   | BTON | 1749    | 818      | 8784     | 20823    | 9388     |
| 9   | CEKA | -21594  | 15291    | 24676    | 27868    | 49493    |
| 10  | GDYR | -6690   | 25396    | 42399    | 812      | 121085   |
| 11  | GJTL | 346835  | 118401   | 90841    | -624788  | 905330   |
| 12  | HMSP | 2383066 | 3530490  | 3642018  | 3895280  | 5087330  |
| 13  | INDF | 124018  | 661210   | 980357   | 1034389  | 2075861  |
| 14  | ISAT | 1623481 | 1410093  | 2042043  | 1878522  | 1498245  |
| 15  | JPFA | 40804   | 238160   | 180864   | 253412   | 814451   |
| 16  | JPRS | 34084   | 26796    | 41566    | 49157    | 1917     |
| 17  | KLBF | 653329  | 676581   | 705694   | 706822   | 929003   |
| 18  | LTLS | 52425   | 29677    | 71670    | 145846   | 85925    |
| 19  | MERK | 57700   | 86537    | 89484    | 98620    | 146700   |
| 20  | MYOR | 45730   | 93575    | 141589   | 196230   | 372157   |
| 21  | PGAS | 862013  | 1892705  | 1572564  | 633859   | 6229043  |
| 22  | PTBA | 467060  | 485670   | 726211   | 1707771  | 2727734  |
| 23  | SIPD | -122479 | 40953    | 21196    | 27253    | 37215    |
| 24  | SMGR | 1022568 | 1295520  | 1775408  | 2523544  | 3326487  |
| 25  | TINS | 107499  | 208147   | 1784592  | 1342358  | 313751   |
| 26  | TLKM | 7993566 | 11005577 | 12857018 | 10619470 | 11332140 |
| 27  | TMPO | -7950   | -6727    | 2553     | 3208     | 1444     |
| 28  | ULTJ | 4527    | 14731    | 30316    | 303711   | 61152    |
| 29  | UNSP | 115715  | 172897   | 206575   | 173569   | 252783   |

## Lampiran 11

### Arus Kas Operasi Bersih

| No. | Kode | 2005     | 2006     | 2007     | 2008     | 2009     |
|-----|------|----------|----------|----------|----------|----------|
| 1   | AALI | 803373   | 1029222  | 2596413  | 2087429  | 1984894  |
| 2   | ADES | -132642  | -129172  | -76215   | -48514   | 16888    |
| 3   | ADMG | 288952   | -93692   | 153402   | 278783   | 114930   |
| 4   | ANTM | 742342   | 1690317  | 6182806  | 3059017  | 914379   |
| 5   | AQUA | 98105    | 56660    | 115989   | 123764   | 322516   |
| 6   | ASII | 2482997  | 8945292  | 11244269 | 9953000  | 11335000 |
| 7   | AUTO | 189883   | 258303   | 241784   | 490003   | 595745   |
| 8   | BTON | 1940     | -322     | 3664     | 21115    | 10821    |
| 9   | CEKA | 276      | 53339    | -93671   | -41609   | 104682   |
| 10  | GDYR | 41769    | 61168    | 90984    | -44561   | 389391   |
| 11  | GJTL | 247324   | 298192   | 449548   | 571092   | 1137405  |
| 12  | HMSP | 2058731  | 3538693  | 1786380  | 4745113  | 4305596  |
| 13  | INDF | 800678   | 1486053  | 2613759  | 2684806  | 2314507  |
| 14  | ISAT | 5416566  | 5669623  | 8273929  | 6513265  | 4051209  |
| 15  | JPFA | 147643   | 202399   | 17581    | 54624    | 684257   |
| 16  | JPRS | 62839    | -42642   | 4091     | 116894   | -9626    |
| 17  | KLBF | 534289   | 705672   | 362898   | 807700   | 1363583  |
| 18  | LTLS | -66650   | 36152    | 51188    | -446824  | 970833   |
| 19  | MERK | 38992    | 91417    | 69052    | 103733   | 81263    |
| 20  | MYOR | 157011   | 24389    | 178699   | 138452   | 446429   |
| 21  | PGAS | 1605088  | 2341911  | 2926542  | 3778938  | 6952934  |
| 22  | PTBA | 341062   | 337497   | 1363801  | 1609577  | 2736314  |
| 23  | SIPD | -18265   | -1186    | -70005   | -50964   | -7075    |
| 24  | SMGR | 1223050  | 1594059  | 2074598  | 2628307  | 4246497  |
| 25  | TINS | 152304   | -183581  | 2405781  | -133146  | 1472820  |
| 26  | TLKM | 21102680 | 26695188 | 27727272 | 24316297 | 29715574 |
| 27  | TMPO | -8553    | -5268    | 14294    | 9275     | -4311    |
| 28  | ULTJ | 35660    | 106877   | -63543   | 130839   | 15687    |
| 29  | UNSP | 175125   | 117057   | 184247   | 280102   | 504532   |

## Lampiran 12

### Nilai Mutlak *Loan Loss Provision Discretionary* Perusahaan Perbankan

| No. | Kode | 2005   | 2006   | 2007   | 2008   | 2009   |
|-----|------|--------|--------|--------|--------|--------|
| 1   | AGRO | *      | *      | 0,0226 | 0,0374 | 0,0136 |
| 2   | BABP | 0,0185 | 0,064  | 0,0234 | 0,021  | 0,0072 |
| 3   | BACA | *      | *      | 0,0301 | 0,0312 | 0,0137 |
| 4   | BAEK | 0,0116 | 0,0335 | 0,0076 | 0,0266 | 0,0272 |
| 5   | BBCA | 0,0104 | 0,0277 | 0,0123 | 0,0345 | 0,0377 |
| 6   | BBKP | *      | 0,0485 | 0,019  | 0,032  | 0,0204 |
| 7   | BBNI | 0,0061 | 0,0413 | 0,0017 | 0,0332 | 0,0251 |
| 8   | BBNP | 0,0258 | 0,0375 | 0,0076 | 0,0269 | 0,0194 |
| 9   | BBRI | 0,0511 | 0,016  | 0,0063 | 0,0406 | 0,0371 |
| 10  | BBTN | 0,0243 | 0,0404 | 0,0214 | 0,0159 | 0,0129 |
| 11  | BCIC | 0,0143 | 0,0237 | 0,0004 | 0,0028 | 0,0636 |
| 12  | BDMN | 0,0217 | 0,0348 | 0,0131 | 0,0349 | 0,0385 |
| 13  | BEKS | 0,0026 | 0,0909 | 0,0031 | 0,0366 | 0,0569 |
| 14  | BKSW | 0,0015 | 0,0386 | 0,0207 | 0,0224 | 0,0094 |
| 15  | BMRI | 0,0166 | 0,0321 | 0,0089 | 0,029  | 0,0302 |
| 16  | BNBA | *      | 0,03   | 0,0106 | 0,0225 | 0,0151 |
| 17  | BNGA | 0,026  | 0,055  | 0,0178 | 0,0358 | 0,0361 |
| 18  | BNII | 0,0237 | 0,0298 | 0,0172 | 0,0322 | 0,0254 |
| 19  | BNLI | 0,0367 | 0,0459 | 0,0061 | 0,0391 | 0,0299 |
| 20  | BSWD | 0,0071 | 0,0334 | 0,01   | 0,0222 | 0,0234 |
| 21  | BTPN | *      | *      | 0,0744 | 0,0496 | 0,0266 |
| 22  | BVIC | 0,0178 | 0,015  | 0,0074 | 0,0286 | 0,0196 |
| 23  | INPC | 0,0268 | 0,0625 | 0,0113 | 0,0323 | 0,0227 |
| 24  | MAYA | 0,0298 | 0,0469 | 0,0205 | 0,0416 | 0,0254 |
| 25  | MCOR | *      | *      | 0,0068 | 0,0023 | 0,0251 |
| 26  | MEGA | 0,0194 | 0,0332 | 0,0111 | 0,0238 | 0,023  |
| 27  | NISP | 0,0142 | 0,0484 | 0,021  | 0,0363 | 0,0233 |
| 28  | PNBN | 0,0292 | 0,0217 | 0,0211 | 0,0246 | 0,0229 |
| 29  | SDRA | *      | 0,0467 | 0,0482 | 0,0372 | 0,0342 |

\* LLPD tidak dapat dihitung karena data tidak tersedia

### Lampiran 13

#### Nilai Mutlak *Discretionary Accruals* Perusahaan Nonbank

| No. | Kode | 2005   | 2006   | 2007   | 2008   | 2009   |
|-----|------|--------|--------|--------|--------|--------|
| 1   | AALI | 0,0608 | 0,22   | 0,2612 | 0,0185 | 0,0925 |
| 2   | ADES | 0,333  | 0,4413 | 0,2216 | 0,1842 | 0,1781 |
| 3   | ADMG | 0,0414 | 0,1801 | 0,0627 | 0,1402 | 0,1985 |
| 4   | ANTM | 0,1417 | 0,3555 | 0,2974 | 0,1178 | 0,08   |
| 5   | AQUA | 0,0764 | 0,1689 | 0,0868 | 0,1147 | 0,2179 |
| 6   | ASII | 0,2001 | 0,0077 | 0,1008 | 0,0938 | 0,0672 |
| 7   | AUTO | 0,1652 | 0,063  | 0,046  | 0,0534 | 0,1105 |
| 8   | BTON | 0,1672 | 0,2167 | 0,2089 | 0,2734 | 0,1787 |
| 9   | CEKA | 0,0552 | 0,1505 | 0,0368 | 0,2127 | 0,2401 |
| 10  | GDYR | 0,0103 | 0,126  | 0,0766 | 0,0187 | 0,0629 |
| 11  | GJTL | 0,0449 | 0,2219 | 0,002  | 0,1749 | 0,1017 |
| 12  | HMSP | 0,1818 | 0,2671 | 0,2123 | 0,1184 | 0,0735 |
| 13  | INDF | 0,0473 | 0,2454 | 0,0972 | 0,1245 | 0,0834 |
| 14  | ISAT | 0,0195 | 0,2491 | 0,0394 | 0,1094 | 0,2154 |
| 15  | JPFA | 0,087  | 0,3229 | 0,0094 | 0,1148 | 0,0199 |
| 16  | JPRS | 0,0658 | 0,1932 | 0,0747 | 0,4451 | 0,2987 |
| 17  | KLBF | 0,1019 | 0,1062 | 0,0764 | 0,0497 | 0,0349 |
| 18  | LTLS | 0,1958 | 0,1854 | 0,0381 | 0,14   | 0,1443 |
| 19  | MERK | 0,1483 | 0,2474 | 0,0548 | 0,0668 | 0,2136 |
| 20  | MYOR | 0,0697 | 0,3378 | 0,0664 | 0,063  | 0,0543 |
| 21  | PGAS | 0,0708 | 0,5112 | 0,0968 | 0,1876 | 0,1353 |
| 22  | PTBA | 0,1082 | 0,1718 | 0,2615 | 0,0868 | 0,039  |
| 23  | SIPD | 0,0098 | 0,1134 | 0,0357 | 0,0377 | 0,0512 |
| 24  | SMGR | 0,1036 | 0,2405 | 0,0111 | 0,0638 | 0,0168 |
| 25  | TINS | 0,0685 | 0,3224 | 0,5389 | 0,2777 | 0,0806 |
| 26  | TLKM | 0,0533 | 0,2361 | 0,0678 | 0,1688 | 0,0435 |
| 27  | TMPO | 0,0909 | 0,2888 | 0,0378 | 0,0839 | 0,1806 |
| 28  | ULTJ | 0,1356 | 0,2732 | 0,1384 | 0,092  | 0,1418 |
| 29  | UNSP | 0,0115 | 0,2419 | 0,0044 | 0,0773 | 0,0166 |

## Lampiran 14

### Hasil Uji Kolmogorov-Smirnov

#### One-Sample Kolmogorov-Smirnov Test

|                          |                | LLPD     | DA       |
|--------------------------|----------------|----------|----------|
| N                        |                | 134      | 134      |
| Normal Parameters(a,b)   | Mean           | ,026366  | ,117237  |
|                          | Std. Deviation | ,0153970 | ,0764957 |
| Most Extreme Differences | Absolute       | ,068     | ,109     |
|                          | Positive       | ,068     | ,109     |
|                          | Negative       | -,046    | -,066    |
| Kolmogorov-Smirnov Z     |                | ,790     | 1,261    |
| Asymp. Sig. (2-tailed)   |                | ,560     | ,083     |

a Test distribution is Normal.

b Calculated from data.

## Lampiran 15

### Hasil *Independent Sample t-test*

#### T-Test

Group Statistics

| jenis  |         | N   | Mean    | Std. Deviation | Std. Error Mean |
|--------|---------|-----|---------|----------------|-----------------|
| LLPDDA | bank    | 134 | ,026366 | ,0153970       | ,0013301        |
|        | nonbank | 134 | ,117237 | ,0764957       | ,0066082        |

Independent Samples Test

|       |                             | Levene's Test for Equality of Variances |      | t-test for Equality of Means |         |                 |                 |                       |                                           |           |
|-------|-----------------------------|-----------------------------------------|------|------------------------------|---------|-----------------|-----------------|-----------------------|-------------------------------------------|-----------|
|       |                             | F                                       | Sig. | t                            | df      | Sig. (2-tailed) | Mean Difference | Std. Error Difference | 95% Confidence Interval of the Difference |           |
| LPDDA | Equal variances assumed     | 228,170                                 | ,000 | -13,481                      | 266     | ,000            | -,0908701       | ,0067408              | -,1041422                                 | -,0775981 |
|       | Equal variances not assumed |                                         |      | -13,481                      | 143,759 | ,000            | -,0908701       | ,0067408              | -,1041939                                 | -,0775463 |

## Lampiran 16

### Nilai Mutlak *Discretionary Accruals* Perusahaan Perbankan

| No. | Kode | 2005   | 2006   | 2007   | 2008   | 2009   |
|-----|------|--------|--------|--------|--------|--------|
| 1   | AGRO | *      | *      | 0,0506 | 0,1646 | 0,1498 |
| 2   | BABP | 0,1141 | 0,108  | 0,0111 | 0,0649 | 0,0724 |
| 3   | BACA | *      | *      | 0,0158 | 0,1837 | 0,0548 |
| 4   | BAEK | 0,026  | 0,0452 | 0,0501 | 0,0549 | 0,142  |
| 5   | BBCA | 0,0386 | 0,016  | 0,0445 | 0,0528 | 0,0992 |
| 6   | BBKP | *      | 0,2645 | 0,0446 | 0,1029 | 0,0687 |
| 7   | BBNI | 0,0098 | 0,0109 | 0,0498 | 0,0997 | 0,0012 |
| 8   | BBNP | 0,0531 | 0,0967 | 0,122  | 0,2209 | 0,0617 |
| 9   | BBRI | 0,0214 | 0,106  | 0,1453 | 0,1291 | 0,0204 |
| 10  | BBTN | 0,0156 | 0,0134 | 0,0224 | 0,0658 | 0,0319 |
| 11  | BCIC | 0,086  | 0,0481 | 0,0068 | 0,0844 | 0,2921 |
| 12  | BDMN | 0,1354 | 0,0153 | 0,0656 | 0,0091 | 0,0007 |
| 13  | BEKS | 0,0057 | 0,0507 | 0,0207 | 0,0163 | 0,0127 |
| 14  | BKSW | 0,1126 | 0,0731 | 0,0171 | 0,0972 | 0,027  |
| 15  | BMRI | 0,0444 | 0,0371 | 0,0231 | 0,0363 | 0,0201 |
| 16  | BNBA | *      | 0,2547 | 0,0433 | 0,1095 | 0,1138 |
| 17  | BNGA | 0,0147 | 0,0527 | 0,0432 | 0,0713 | 0,0346 |
| 18  | BNII | 0,0403 | 0,0281 | 0,0641 | 0,0426 | 0,0452 |
| 19  | BNLI | 0,1111 | 0,0249 | 0,0081 | 0,0412 | 0,0855 |
| 20  | BSWD | 0,012  | 0,1003 | 0,0026 | 0,338  | 0,1519 |
| 21  | BTPN | *      | *      | 0,0708 | 0,0547 | 0,0235 |
| 22  | BVIC | 0,0413 | 0,0066 | 0,0339 | 0,0537 | 0,0098 |
| 23  | INPC | 0,02   | 0,0267 | 0,007  | 0,0686 | 0,0392 |
| 24  | MAYA | 0,0102 | 0,0699 | 0,2012 | 0,0296 | 0,0419 |
| 25  | MCOR | *      | *      | 0,0195 | 0,0488 | 0,0386 |
| 26  | MEGA | 0,1233 | 0,192  | 0,0062 | 0,2109 | 0,1435 |
| 27  | NISP | 0,044  | 0,0401 | 0,0265 | 0,1367 | 0,0854 |
| 28  | PNBN | 0,0885 | 0,001  | 0,0132 | 0,0242 | 0,0103 |
| 29  | SDRA | *      | 0,0615 | 0,0212 | 0,0095 | 0,0724 |

\* DA tidak dapat dihitung karena data tidak tersedia

## Lampiran 17

### Hasil Pengujian Kolmogorov-Smirnov pada Analisis Sensitivitas

#### One-Sample Kolmogorov-Smirnov Test

|                          |                | Bank     | Nonbank  |
|--------------------------|----------------|----------|----------|
| N                        |                | 124      | 124      |
| Normal Parameters(a,b)   | Mean           | ,050985  | ,113125  |
|                          | Std. Deviation | ,0384467 | ,0757488 |
| Most Extreme Differences | Absolute       | ,121     | ,111     |
|                          | Positive       | ,121     | ,111     |
|                          | Negative       | -,095    | -,071    |
| Kolmogorov-Smirnov Z     |                | 1,344    | 1,233    |
| Asymp. Sig. (2-tailed)   |                | ,054     | ,096     |

a. Test distribution is Normal.

b. Calculated from data.

## Lampiran 18

### Hasil Analisis Sensitivitas

Group Statistics

| Jenis   | N   | Mean     | Std. Deviation | Std. Error Mean |
|---------|-----|----------|----------------|-----------------|
| DA bank | 124 | ,050985  | ,0384467       | ,0034526        |
| nonbank | 124 | ,0113125 | ,0757488       | ,0068024        |

Independent Samples Test

|    |                             | Levene's Test for Equality of Variances |      | t-test for Equality of Means |         |                 |                 |                       |                                           |           |
|----|-----------------------------|-----------------------------------------|------|------------------------------|---------|-----------------|-----------------|-----------------------|-------------------------------------------|-----------|
|    |                             | F                                       | Sig. | t                            | df      | Sig. (2-tailed) | Mean Difference | Std. Error Difference | 95% Confidence Interval of the Difference |           |
|    |                             |                                         |      |                              |         |                 |                 |                       | Lower                                     | Upper     |
| DA | Equal variances assumed     | 65,690                                  | ,000 | -8,146                       | 246     | ,000            | -,0076285       | ,0076285              | -,0771658                                 | -,0471148 |
|    | Equal variances not assumed |                                         |      | -8,146                       | 182,249 | ,000            | -,0076285       | ,0076285              | -,0771917                                 | -,0470889 |