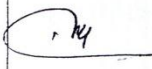

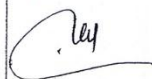

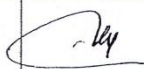




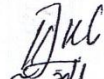




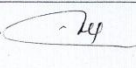

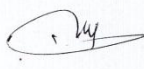

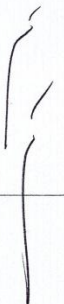

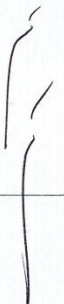





NO	HARI/TGL/TH	KETERANGAN	TTD DOSEN PEMBIMBING	TTD MAHASISWA BIMBINGAN
1.	30/11/18	1. Agency Theori - earnings managemen 2. Perkembangan bank umum syariah		
2.	12/11 2018	1. Perkembangan bank umum syariah 2. Revisi - kerangka Pembiayaan		
3	23/11 2018	Revisi Daftar Pustaka - Daftar isi ?		
4	4/12 2018	1. Revisi kerangka pemikiran 2. Revisi mengurutkan penelitian terdahulu		
5	6/12 2018	1. Revisi kata pengantar 2. kata ilmiah 3. nomor Paragraf		
6	10/12 2018	1. AKC PROPOSAL		
7.	10/12 2018	Ace proposal		

NO	HARI/TGL/TAHUN	KETERANGAN	TTD DOSEN PEMBIMBING	TTD MAHASISWA BIMBINGAN
1.	Selasa 16/7 /2019	Revisi Lampiran		
	Jetara Senin 22/7 2019	Acc skripsi		
	Senin 22/7 2019	Meny Bsm 4.		
	Rabu 24/7 2019	Acc		

LAMPIRAN A

TABEL
DATA TABULASI

Nama Bank Syariah	Tahun	TACt (total akrual)	Tat1 (total aset pada tahun sebelum penelitian)	REV(slisih pndptan thun pnlitian dg thun sblumnya	Pendapatan Tahun penelitian	Pendapatan tahun sebelumnya
PT Bank BNI Syariah	2014		19,492,112,000,000			2,026,108,000,000
	2015	-146,475,000,000	23,017,667,000,000	403,135,000,000	2,429,243,000,000	
	2016	-2,055,196,000,000	28,314,175,000,000	372,332,000,000	2,801,575,000,000	
	2017	-2,212,151,000,000	34,822,442,000,000	387,608,000,000	3,189,183,000,000	
PT Bank Muamalat Indonesia (BMI)	2014		62,442,189,696,000			5,214,863,052,000
	2015	3,024,007,174,000	57,172,587,967,000	-265,503,473,000	4,949,359,579,000	
	2016	1,548,089,072,000	55,786,397,505,000	-1,148,308,596,000	3,801,050,983,000	
	2017	-345,855,985,000	61,696,919,644,000	-91,223,327,000	3,709,827,656,000	
PT Bank Mega Syariah	2014		7,044,587,889,000			1,195,321,911,000
	2015	-308,347,940,000	5,559,819,466,000	-389,993,704,000	805,328,207,000	
	2016	170,015,160,000	6,135,241,922,000	-144,855,705,000	660,472,502,000	
	2017	-785,135,565,000	7,034,299,832,000	-21,575,277,000	638,897,225,000	
PT Bank Syariah Mandiri	2014		66,955,670,630,245			5,487,192,071,871
	2015	-1,529,778,897,200	70,369,708,944,091	472,823,831,221	5,960,015,903,092	
	2016	-706,100,000,000	78,831,722,000,000	507,881,096,908	6,467,897,000,000	
	2017	-2,756,330,000,000	87,939,774,000,000	818,777,000,000	7,286,674,000,000	

Nama Bank Syariah	Tahun	TACT (total akrual)	Tat1 (total aset pada tahun sebelum penelitian)	REV(slisih pndptan thun pnlitian dg thun sblumnya	Pendapatan Tahun penelitian	Pendapatan tahun sebelumnya
PT Bank BCA Syariah	2014		2,994,449,136,265			227,364,541,450
	2015	118,107,970,931	4,349,580,046,527	130,426,656,613	357,791,198,063	
	2016	-579,888,103,606	4,995,606,338,455	68,277,578,601	426,068,776,664	
	2017	135,525,649,420	5,961,174,477,140	47,925,215,378	473,993,992,042	
PT Bank Jabar dan Banten Syariah	2014		6,093,488,000,000			4,461,598,000,000
	2015	214,358,000,000	6,439,966,000,000	514,644,000,000	4,976,242,000,000	
	2016	-1,179,518,000,000	7,441,653,000,000	1,102,370,000,000	6,078,612,000,000	
	2017	-554,563,000,000	7,658,924,000,000	214,243,000,000	6,292,855,000,000	
PT Bank BRI Syariah	2014		20,343,249,000,000			2,056,602,000,000
	2015	-172,744,000,000	24,230,247,000,000	368,150,000,000	2,424,752,000,000	
	2016	-63,847,000,000	27,687,188,000,000	209,449,000,000	2,634,201,000,000	
	2017	-5,933,000,000	31,543,384,000,000	182,323,000,000	2,816,524,000,000	
PT Bank Panin Dubai Syariah	2014		6,206,504,337,000			526,519,793,000
	2015	-122,021,619,000	7,134,234,975,000	184,685,750,000	711,205,543,000	
	2016	282,831,921,000	8,757,963,603,000	-18,073,331,000	693,132,212,000	
	2017	-1,227,189,078,000	8,629,275,047,000	100,274,648,000	793,406,860,000	
PT Bank Syariah Bukopin	2014		5,161,300,488,180			460,596,190,519
	2015	-40,391,767,076	5,827,153,527,325	44,669,006,015	505,265,196,534	
	2016	-30,685,963,760	7,019,598,576,013	69,904,202,886	575,169,399,420	
	2017	-52,483,423,018	7,166,257,141,367	-43,342,346,537	531,827,052,883	
PT Bank Victoria	2014		1,439,983,332,188			14,848,854,313
	2015	-25,165,135,699	1,379,265,628,842	129,517,394,323	144,366,248,636	

Nama Bank Syariah	Tahun	TACT (total akrual)	Tat1 (total aset pada tahun sebelum penelitian)	REV(slisih pndptan thun pnlitian dg thun sblumnya	Pendapatan Tahun penelitian	Pendapatan tahun sebelumnya
Syariah	2016	-14,615,336,109	1,625,183,249,354	-22,103,615,224	122,262,633,412	
	2017	-915,616,892	2,003,113,721,655	31,432,789,310	153,695,422,722	
PT Maybank Syariah Indonesia	2014		2,449,541,000,000			169,712,000,000
	2015	-53,341,000,000	1,743,439,000,000	3,673,000,000	173,385,000,000	
	2016	-271,787,000,000	1,344,720,000,000	-65,597,000,000	107,788,000,000	
	2017	-172,995,000,000	1,275,648,000,000	-3,514,000,000	104,274,000,000	
PT Bank Aceh Syariah	2014		16,385,160,230,181			1,697,885,540,062
	2015	-1,579,491,875,485	18,590,014,442,084	282,710,709,753	1,980,596,249,815	
	2016	-1,425,988,452,007	19,584,044,754,362	582,454,547,876,185	584,435,144,126,000	
	2017	11,221,040,139,553	22,612,006,926,978	-	2,050,566,661,514	
PT Bank Tabungan Pensiunan Nasional Syariah	2014		940,151,000,000			868,919,000,000
	2015	-98,128,000,000	5,196,199,000,000	693,728,000,000	1,562,647,000,000	
	2016	-292,054,000,000	7,323,347,000,000	663,835,000,000	2,226,482,000,000	
	2017	299,446,000,000	9,156,522,000,000	678,771,000,000	2,905,253,000,000	

LAMPIRAN B

TABEL
DATA TABULASI

Nama Bank Syariah	Tahun	PPE (Aset tetap)	REC(selisih piutang thun pnelitian dg tahun sbelumnya)	piutang pnelitian	piutang sbelumnya
PT Bank BNI Syariah	2014	219,644,000,000			11,292,122,000,000
	2015	298,877,000,000	1,926,178,000,000	13,218,300,000,000	
	2016	384,482,000,000	1,602,864,000,000	14,821,164,000,000	
	2017	430,189,000,000	1,356,386,000,000	16,177,550,000,000	
PT Bank Muamalat Indonesia (BMI)	2014	2,297,070,118,000			20,172,146,338,000
	2015	2,394,218,133,000	-2,857,654,091,000	17,314,492,247,000	
	2016	2,638,164,741,000	-448,405,931,000	16,866,086,316,000	
	2017	2,653,438,931,000	2,477,423,566,000	19,343,509,882,000	
PT Bank Mega Syariah	2014	288,660,571,000			5,139,297,014,000
	2015	339,014,384,000	-1,161,616,741,000	3,977,680,273,000	
	2016	324,460,076,000	290,102,851,000	4,267,783,124,000	
	2017	318,016,417,000	-357,936,258,000	3,909,846,866,000	
PT Bank Syariah Mandiri	2014	725,404,519,875			33,714,638,093,696
	2015	1,124,136,355,889	1,092,367,111,248	34,807,005,204,944	
	2016	973,273,000,000	1,391,336,795,056	36,198,342,000,000	
	2017	881,504,000,000	35,395,000,000	36,233,737,000,000	
PT Bank BCA Syariah	2014	19,994,824,792			948,034,172,205
	2015	40,000,870,466	480,057,817,578	1,428,091,989,783	

Nama Bank Syariah	Tahun	PPE (Aset tetap)	REC(selisih piutang thun pnelitian dg tahun sbelumnya)	piutang pnelitian	piutang sbelumnya
	2016	50,724,708,958	66,918,432,771	1,495,010,422,554	
	2017	81,353,823,857	62,662,796,538	1,557,673,219,092	
PT Bank Jabar dan Banten Syariah	2014	167,731,000,000			4,252,679,000,000
	2015	171,569,000,000	530,407,000,000	4,783,086,000,000	
	2016	175,751,000,000	-132,150,000,000	4,650,936,000,000	
	2017	280,877,000,000	-289,955,000,000	4,360,981,000,000	
PT Bank BRI Syariah	2014	151,925,000,000			9,868,113,000,000
	2015	24,230,247,000,000	-87,763,000,000	-9,780,350,000,000	
	2016	27,687,188,000,000	720,183,000,000	10,500,533,000,000	
	2017	31,543,384,000,000	-43,516,000,000	10,457,017,000,000	
PT Bank Panin Dubai Syariah	2014	29,860,367,000			617,336,777,000
	2015	54,139,432,000	-90,438,831,000	526,897,946,000	
	2016	84,132,090,000	493,575,021,000	1,020,472,967,000	
	2017	95,224,581,000	-44,182,861,000	976,290,106,000	
PT Bank Syariah Bukopin	2014	80,808,069,464			2,202,580,531,153
	2015	110,754,424,324	-14,092,854,157	2,188,487,676,996	
	2016	138,778,848,597	28,618,304,754	2,217,105,981,750	
	2017	228,912,807,354	-588,082,280,595	1,629,023,701,155	
PT Bank Victoria Syariah	2014	12,707,726,318			456,352,684,754
	2015	11,583,135,657	-152,393,400,945	303,959,283,809	
	2016	1,666,067,045	-65,960,945,570	237,998,338,239	
	2017	1,427,304,447	84,369,081,420	322,367,419,659	
PT Maybank Syariah	2014	4,743,000,000			1,290,650,000,000

Nama Bank Syariah	Tahun	PPE (Aset tetap)	REC(selisih piutang tahun pnelitian dg tahun sbelumnya)	piutang pnelitian	piutang sbelumnya
Indonesia	2015	2,857,000,000	-442,537,000,000	848,113,000,000	
	2016	4,372,000,000	-360,339,000,000	487,774,000,000	
	2017	23,366,000,000	-101,156,000,000	386,618,000,000	
PT Bank Aceh Syariah	2014	171,079,578,170,000			2,938,455,057,790
	2015	181,207,792,206,000	741,544,942,210	3,680,000,000,000	
	2016	188,979,299,706,000	7,496,833,940,973	11,176,833,940,973	
	2017	194,278,214,567,000	600,501,396,998	11,777,335,337,971	
PT Bank Tabungan Pensiunan Nasional Syariah	2014	163,037,000,000			3,080,536,000,000
	2015	209,256,000,000	577,181,000,000	3,657,717,000,000	
	2016	349,964,000,000	1,283,066,000,000	4,940,783,000,000	
	2017	434,479,000,000	1,029,777,000,000	5,970,560,000,000	

LAMPIRAN C

TABEL

STATISTIK DESKRIPTIF *DISCRETIONARY ACCRUALS*

Descriptive Statistics

	N	Minimum	Maximum	Mean	Std. Deviation
DA	39	-.25838	.15408	-2.0811026	.07702523
Valid N (listwise)	39				



LAMPIRAN D

TABEL
PERHITUNGAN TOTAL AKRUAL

Nama Bank Syariah	Tahun	NI it	CFOit	TACt
PT Bank BNI Syariah	2015	228,525,000,000	375,000,000,000	-146,475,000,000
	2016	277,375,000,000	2,332,571,000,000	-2,055,196,000,000
	2017	306,686,000,000	2,518,837,000,000	-2,212,151,000,000
PT Bank Muamalat Indonesia (BMI)	2015	74,492,188,000	-2,949,514,986,000	3,024,007,174,000
	2016	80,511,563,000	-1,467,577,509,000	1,548,089,072,000
	2017	26,115,563,000	371,971,548,000	-345,855,985,000
PT Bank Mega Syariah	2015	12,223,583,000	320,571,523,000	-308,347,940,000
	2016	110,729,286,000	-59,285,874,000	170,015,160,000
	2017	72,555,165,000	857,690,730,000	-785,135,565,000
PT Bank Syariah Mandiri	2015	289,575,719,782	1,819,354,616,982	-1,529,778,897,200
	2016	325,414,000,000	1,031,514,000,000	-706,100,000,000
	2017	3,435,278,000,000	6,191,608,000,000	-2,756,330,000,000
PT Bank BCA Syariah	2015	23,436,849,581	-94,671,121,350	118,107,970,931
	2016	36,816,335,736	616,704,439,342	-579,888,103,606
	2017	172,570,473,213	37,044,823,793	135,525,649,420
PT Bank Jabar dan Banten Syariah	2015	12,118,000,000	-202,240,000,000	214,358,000,000
	2016	-414,183,000,000	765,335,000,000	-1,179,518,000,000
	2017	-76,220,000,000	478,343,000,000	-554,563,000,000
PT Bank BRI Syariah	2015	122,637,000,000	295,381,000,000	-172,744,000,000
	2016	170,209,000,000	234,056,000,000	-63,847,000,000
	2017	101,091,000,000	107,024,000,000	-5,933,000,000
PT Bank Panin Dubai Syariah	2015	53,578,381,000	175,600,000,000	-122,021,619,000
	2016	19,540,914,000	-263,291,007,000	282,831,921,000
	2017	-968,851,297,000	258,337,781,000	-1,227,189,078,000
PT Bank Syariah Bukopin	2015	27,778,475,573	68,170,242,649	-40,391,767,076
	2016	32,709,937,326	63,395,901,086	-30,685,963,760
	2017	1,648,071,412	54,131,494,430	-52,483,423,018
PT Bank Victoria Syariah	2015	-23,716,012,242	1,449,123,457	-25,165,135,699
	2016	-18,322,737,239	-3,707,401,130	-14,615,336,109
	2017	5,063,367,626	5,978,984,518	-915,616,892
PT Maybank Syariah Indonesia	2015	-294,392,000,000	-241,051,000,000	-53,341,000,000
	2016	-163,783,000,000	108,004,000,000	-271,787,000,000
	2017	-9,785,000,000	163,210,000,000	-172,995,000,000
PT Bank Aceh	2015	423,237,535,601	2,002,729,411,086	-1,579,491,875,485

Nama Bank Syariah	Tahun	NI it	CFOit	TACt
Syariah	2016	246,588,930,749	1,672,577,382,756	-1,425,988,452,007
	2017	433,577,430,761	-10,787,462,708,792	11,221,040,139,553
PT Bank Tabungan Pensiunan Nasional Syariah	2015	169,206,000,000	267,334,000,000	-98,128,000,000
	2016	412,295,000,000	704,349,000,000	-292,054,000,000
	2017	670,182,000,000	370,736,000,000	299,446,000,000



LAMPIRAN E

TABEL
DATA-DATA YANG DITABULASI KEDALAM PERSAMAAN REGRESI
UNTUK Mencari KOEFISIEN α

Nama Bank Syariah	Tahun	$\frac{TAC_t}{TA_{t-1}}$	$\frac{1}{TA_{t-1}}$	$\frac{\Delta REV_t}{TA_{t-1}}$	$\frac{PPE_t}{TA_{t-1}}$
PT Bank BNI Syariah	2015	-0.007514578	0.0000000000000043	0.020681956	0.015333228
	2016	-0.089287763	0.0000000000000035	0.016175923	0.016703778
	2017	-0.078128746	0.0000000000000029	0.013689539	0.015193415
PT Bank Muamalat Indonesia (BMI)	2015	0.04842891	0.0000000000000017	-0.004251989	0.038342956
	2016	0.027077471	0.0000000000000018	-0.02008495	0.046143875
	2017	-0.006199647	0.0000000000000016	-0.001635225	0.047564264
PT Bank Mega Syariah	2015	-0.043770898	0.0000000000000180	-0.055360755	0.04812409
	2016	0.030579259	0.0000000000000163	-0.02605403	0.058358024
	2017	-0.127971411	0.0000000000000142	-0.003516614	0.051834373
PT Bank Syariah Mandiri	2015	-0.022847638	0.0000000000000014	0.007061744	0.016789263
	2016	-0.010034147	0.0000000000000013	0.007217326	0.013830852
	2017	-0.034964732	0.0000000000000011	0.01038639	0.011182097
PT Bank BCA Syariah	2015	0.039442303	0.0000000000000230	0.043556144	0.01335834
	2016	-0.133320481	0.0000000000000200	0.015697511	0.011661978
	2017	0.027128969	0.0000000000000168	0.009593473	0.016285075
PT Bank Jabar dan Banten Syariah	2015	0.03517821	0.0000000000000155	0.084458031	0.028156123
	2016	-0.183155936	0.0000000000000134	0.17117637	0.027290672
	2017	-0.074521481	0.0000000000000131	0.028789706	0.037743899
PT Bank BRI Syariah	2015	-0.008491466	0.0000000000000041	0.018096913	1.191070659
	2016	-0.002635012	0.0000000000000036	0.008644113	1.142670481
	2017	-0.000214287	0.0000000000000032	0.006585104	1.139277271
PT Bank Panin Dubai Syariah	2015	-0.019660281	0.0000000000000140	0.029756807	0.008723015
	2016	0.039644324	0.0000000000000114	-0.002533324	0.011792728
	2017	-0.140122651	0.0000000000000116	0.011449539	0.010872914
PT Bank Syariah Bukopin	2015	-0.007825889	0.0000000000000172	0.008654603	0.021458627
	2016	-0.00526603	0.0000000000000142	0.011996286	0.02381589
	2017	-0.007476699	0.0000000000000140	-0.006174477	0.032610527
PT Bank Victoria Syariah	2015	-0.017475991	0.0000000000000725	0.089943676	0.008043937
	2016	-0.010596462	0.0000000000000615	-0.016025641	0.001207938
	2017	-0.000563393	0.0000000000000499	0.019341074	0.000878242
PT Maybank Syariah Indonesia	2015	-0.021775916	0.0000000000000574	0.001499465	0.001166341
	2016	-0.155891316	0.0000000000000744	-0.037625062	0.002507687
	2017	-0.1286476	0.0000000000000784	-0.002613183	0.017376108
PT Bank Aceh	2015	-0.096397707	0.0000000000000054	0.01725407	11.05926275

Nama Bank Syariah	Tahun	$\frac{TAC_t}{TA_{t-1}}$	$\frac{1}{TA_{t-1}}$	$\frac{\Delta REV_t}{TA_{t-1}}$	$\frac{PPE_t}{TA_{t-1}}$
Syariah	2016	-0.076707227	0.0000000000000051	31.33158125	10.16563491
	2017	0.572968469	0.0000000000000044	-29.73770663	9.920229299
PT Bank Tabungan Pensiunan Nasional Syariah	2015	-0.104374723	0.0000000000000192	0.737889977	0.222577012
	2016	-0.056205315	0.0000000000000137	0.12775396	0.067349999
	2017	0.040889227	0.0000000000000109	0.092685899	0.059327928



LAMPIRAN F

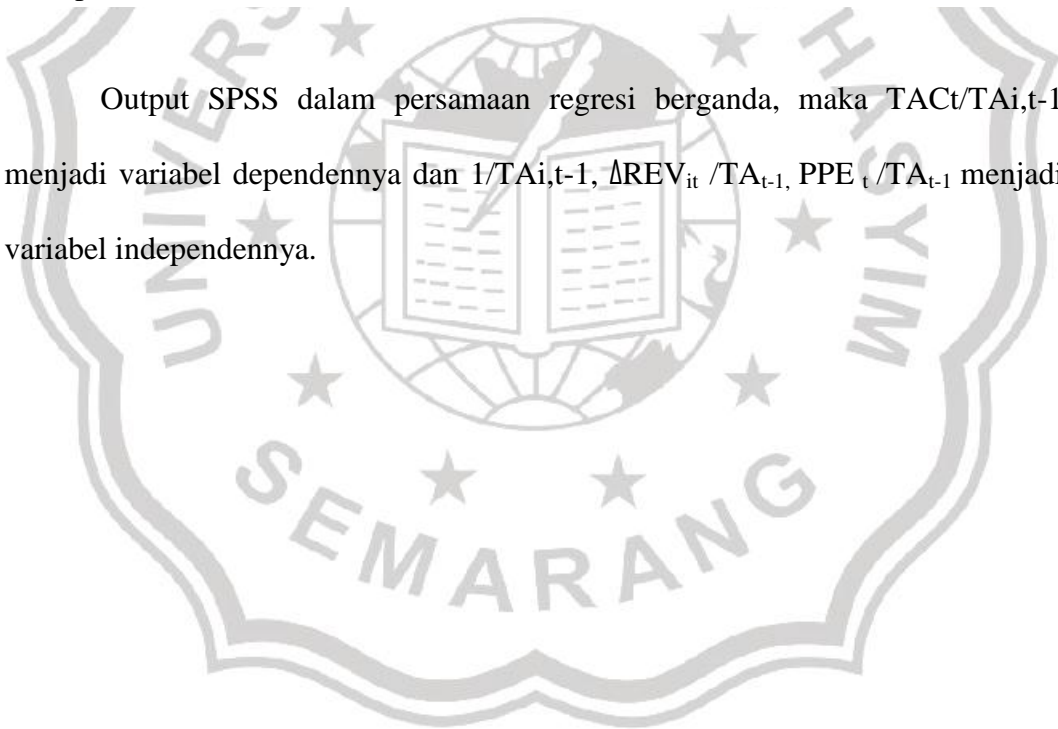
TABEL

HASIL REGRESI UNTUK MENENTUKAN KOEFISIEN α Coefficients^a

Model	Unstandardized Coefficients		Standardized Coefficients	t	Sig.
	B	Std. Error	Beta		
1 (Constant)	-.021	.018		-1.188	.243
1/TAt-1	-6.772E10	6.011E10	-.128	-1.127	.268
REV _{it} / TAt-1	-.011	.002	-.645	-5.818	.000
PPE/TAt-1	.015	.005	.362	3.191	.003

a. Dependent Variable: TAC/TAt-1

Output SPSS dalam persamaan regresi berganda, maka $TAC_t/TA_{i,t-1}$ menjadi variabel dependennya dan $1/TA_{i,t-1}$, $\Delta REV_{it} / TA_{t-1}$, PPE_t / TA_{t-1} menjadi variabel independennya.



LAMPIRAN G

TABEL

PERHITUNGAN *NONDISCRETIONARY ACCRUALS*

Nama Bank Syariah	Tahun	$a_1 \left(\frac{1}{TA_{t-1}} \right)$	$a_2 \left(\Delta REV_t - \frac{\Delta REC_t}{TA_{t-1}} \right)$	$a_3 \left(\frac{PPE_t}{TA_{t-1}} \right)$	NDAit
PT Bank BNI Syariah	2015	-0.0029419	0.0007021	0.0002293	-0.00201
	2016	-0.0023916	0.0004611	0.0002498	-0.00168
	2017	-0.0019446	0.0002952	0.0002272	-0.00142
PT Bank Muamalat Indonesia (BMI)	2015	-0.0011844	-0.0004811	0.0005733	-0.00109
	2016	-0.0012139	0.0001331	0.0006900	-0.00039
	2017	-0.0010976	0.0004417	0.0007112	0.00006
PT Bank Mega Syariah	2015	-0.0121796	-0.0014725	0.0007196	-0.01293
	2016	-0.0110373	0.0007522	0.0008726	-0.00941
	2017	-0.0096266	-0.0005073	0.0007751	-0.00936
PT Bank Syariah Mandiri	2015	-0.0009623	0.0000934	0.0002510	-0.00062
	2016	-0.0008590	0.0001189	0.0002068	-0.00053
	2017	-0.0007700	-0.0000945	0.0001672	-0.00070
PT Bank BCA Syariah	2015	-0.0155685	0.0008529	0.0001997	-0.01452
	2016	-0.0135552	-0.0000029	0.0001744	-0.01338
	2017	-0.0113596	0.0000262	0.0002435	-0.01109
PT Bank Jabar dan Banten Syariah	2015	-0.0105150	0.0000260	0.0004210	-0.01007
	2016	-0.0090996	-0.0017601	0.0004081	-0.01045
	2017	-0.0088415	-0.0006985	0.0005644	-0.00898
PT Bank BRI Syariah	2015	-0.0027947	-0.0001996	0.0178096	0.01482
	2016	-0.0024458	0.0001957	0.0170859	0.01484
	2017	-0.0021468	-0.0000760	0.0170352	0.01481
PT Bank Panin Dubai Syariah	2015	-0.0094917	-0.0004092	0.0001304	-0.00977
	2016	-0.0077320	0.0006199	0.0001763	-0.00694
	2017	-0.0078473	-0.0001776	0.0001626	-0.00786
PT Bank Syariah Bukopin	2015	-0.0116208	-0.0001070	0.0003209	-0.01141
	2016	-0.0096468	-0.0000624	0.0003561	-0.00935
	2017	-0.0094493	-0.0008065	0.0004876	-0.00977
PT Bank Victoria Syariah	2015	-0.0490960	-0.0021686	0.0001203	-0.05114
	2016	-0.0416669	-0.0002863	0.0000181	-0.04194
	2017	-0.0338056	0.0002804	0.0000131	-0.03351
PT Maybank Syariah Indonesia	2015	-0.0388407	-0.0027155	0.0000174	-0.04154
	2016	-0.0503572	-0.0023256	0.0000375	-0.05265
	2017	-0.0530839	-0.0008121	0.0002598	-0.05364
PT Bank Aceh	2015	-0.0036426	0.0002619	0.1653649	0.16198

Nama Bank Syariah	Tahun	$a_1 \left(\frac{1}{TA_{t-1}} \right)$	$a_2 \left(\Delta REV_t - \frac{\Delta REC_t}{TA_{t-1}} \right)$	$a_3 \left(\frac{PPE_t}{TA_{t-1}} \right)$	NDAit
Syariah	2016	-0.0034577	-0.3114965	0.1520029	-0.16295
	2017	-0.0029947	0.2735508	0.1483334	0.41889
PT Bank Tabungan Pensiunan Nasional Syariah	2015	-0.0130319	-0.0002380	0.0033281	-0.00994
	2016	-0.0092466	0.0008971	0.0010071	-0.00734
	2017	-0.0073954	0.0004067	0.0008871	-0.00610



LAMPIRAN H

TABEL

PERHITUNGAN *DISCRETIONARY ACCRUALS*

Nama Bank Syariah	Tahun	$\frac{TAC_t}{TA_{t-1}}$	NDAit	DA it
PT Bank BNI Syariah	2015	-0.007514578	-0.00201	-0.00550
	2016	-0.089287763	-0.00168	-0.08761
	2017	-0.078128746	-0.00142	-0.07671
PT Bank Muamalat Indonesia (BMI)	2015	0.048428910	-0.00109	0.04952
	2016	0.027077471	-0.00039	0.02747
	2017	-0.006199647	0.00006	-0.00626
PT Bank Mega Syariah	2015	-0.043770898	-0.01293	-0.03084
	2016	0.030579259	-0.00941	0.03999
	2017	-0.127971411	-0.00936	-0.11861
PT Bank Syariah Mandiri	2015	-0.022847638	-0.00062	-0.02223
	2016	-0.010034147	-0.00053	-0.00950
	2017	-0.034964732	-0.00070	-0.03427
PT Bank BCA Syariah	2015	0.039442303	-0.01452	0.05396
	2016	-0.133320481	-0.01338	-0.11994
	2017	0.027128969	-0.01109	0.03822
PT Bank Jabar dan Banten Syariah	2015	0.035178210	-0.01007	0.04525
	2016	-0.183155936	-0.01045	-0.17270
	2017	-0.074521481	-0.00898	-0.06555
PT Bank BRI Syariah	2015	-0.008491466	0.01482	-0.02331
	2016	-0.002635012	0.01484	-0.01747
	2017	-0.000214287	0.01481	-0.01503
PT Bank Panin Dubai Syariah	2015	-0.019660281	-0.00977	-0.00989
	2016	0.039644324	-0.00694	0.04658
	2017	-0.140122651	-0.00786	-0.13226
PT Bank Syariah Bukopin	2015	-0.007825889	-0.01141	0.00358
	2016	-0.005266030	-0.00935	0.00409
	2017	-0.007476699	-0.00977	0.00229
PT Bank Victoria Syariah	2015	-0.017475991	-0.05114	0.03367
	2016	-0.010596462	-0.04194	0.03134
	2017	-0.000563393	-0.03351	0.03295
PT Maybank Syariah Indonesia	2015	-0.021775916	-0.04154	0.01976
	2016	-0.155891316	-0.05265	-0.10325
	2017	-0.128647600	-0.05364	-0.07501

PT Bank Aceh Syariah	2015	-0.096397707	0.16198	-0.25838
	2016	-0.076707227	-0.16295	0.08624
	2017	0.572968469	0.41889	0.15408
PT Bank Tabungan Pensiunan Nasional Syariah	2015	-0.104374723	-0.00994	-0.09443
	2016	-0.056205315	-0.00734	-0.04886
	2017	0.040889227	-0.00610	0.04699



LAMPIRAN I

TABEL

RATA-RATA NILAI *DISCRETIONARY ACCRUALS* TIAP BANK

Nama Bank Syariah	Tahun	DA it	Rata-rata
PT Bank BNI Syariah	2015	-0.00550	-0.05661
	2016	-0.08761	
	2017	-0.07671	
PT Bank Muamalat Indonesia (BMI)	2015	0.04952	0.02358
	2016	0.02747	
	2017	-0.00626	
PT Bank Mega Syariah	2015	-0.03084	-0.03649
	2016	0.03999	
	2017	-0.11861	
PT Bank Syariah Mandiri	2015	-0.02223	-0.02200
	2016	-0.00950	
	2017	-0.03427	
PT Bank BCA Syariah	2015	0.05396	-0.00925
	2016	-0.11994	
	2017	0.03822	
PT Bank Jabar dan Banten Syariah	2015	0.04525	-0.06433
	2016	-0.17270	
	2017	-0.06555	
PT Bank BRI Syariah	2015	-0.02331	-0.01860
	2016	-0.01747	
	2017	-0.01503	
PT Bank Panin Dubai Syariah	2015	-0.00989	-0.03186
	2016	0.04658	
	2017	-0.13226	
PT Bank Syariah Bukopin	2015	0.00358	0.00332
	2016	0.00409	
	2017	0.00229	
PT Bank Victoria Syariah	2015	0.03367	0.03265
	2016	0.03134	
	2017	0.03295	
PT Maybank Syariah Indonesia	2015	0.01976	-0.05283
	2016	-0.10325	
	2017	-0.07501	
PT Bank Aceh Syariah	2015	-0.25838	-0.00602

Nama Bank Syariah	Tahun	DA it	Rata-rata
	2016	0.08624	
	2017	0.15408	
PT Bank Tabungan Pensiunan Nasional Syariah	2015	-0.09443	-0.03210
	2016	-0.04886	
	2017	0.04699	

