

# **INCOME SMOOTHING DAN LOAN LOSS PROVISION PADA PERBANKAN SYARIAH DI INDONESIA TAHUN 2012-2014**

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## **ABSTRACT**

*This study has objective to focus on practicing Income smoothing using Loan Loss Provision (LLP) by Islamic banks of Indonesia during 2012-2013. To get the result, this research uses two stages. First, examine some variables that influence LLP and used Eckel coefficient to classify the income smoother and non-income smoother and additional test of regression. Second, using econometric that develops by Taktak et al. (2010). The result is Islamic banks in Indonesia does not use Income smoothing by managing Loan Loss Provision (LLP), variable Earning Before Tax and Provision (EBTP) and Non-Performing Financing (NPF) are have positive correlation to LLP. CAR and Total Financing (TF) are variables that had negative correlations with LLP, other variables are not had enough positive correlation. From regression results, show that Islamic banks in Indonesia doesn't use LLP to smooth their result. Limitation of this research is focus just on LLP practice, profit equalization reserve (PER) and IRR not deeply investigation in this research. Finally, the result will more reliance if use two coefficients (Eckel and Beidleman) that used by Taktak et al., (2010).*

**Keywords:** *Income smoothing, Islamic Banks, Loan Loss Provision (LLP), Eckel Coefficient.*