

Lampiran

A. Uji Asumsi Klasik

1. Multikolinearitas

a. Multikolinieritas Bank Syariah Indonesia

Variance Inflation Factors
Date: 11/25/15 Time: 13:13
Sample: 2010M01 2014M12
Included observations: 60

Variabel	Coefficient Variance	Uncentered VIF	Centered VIF
C	2.476856	806.7910	NA
NPF	0.006824	27.20745	1.147003
FDR	0.000172	532.2151	1.116362
CAR	0.001077	81.85092	1.075763

b. Multikolinieritas Bank Syariah Malaysia

Variance Inflation Factors
Date: 11/25/15 Time: 13:22
Sample: 2010M01 2014M12
Included observations: 60

Variabel	Coefficient Variance	Uncentered VIF	Centered VIF
C	0.002265	1788.763	NA
NPF	3.27E-05	67.12224	6.152434
CAR	7.97E-06	1418.631	1.947656
FDR	5.42E-07	2637.699	6.346728

2. Autokorelasi

a. Autokorelasi Bank Syariah Indonesia

Dependent Variabel: ROA
 Method: Least Squares
 Date: 11/25/15 Time: 13:14
 Sample (adjusted): 2010M02 2014M12
 Included observations: 59 after adjustments
 Convergence achieved after 10 iterations

Variabel	Coefficient	Std. Error	t-Statistik	Prob.
C	0.928638	1.928485	0.481537	0.6321
NPF	-0.379143	0.133910	-2.831324	0.0065
FDR	0.020888	0.017620	1.185457	0.2410
CAR	-0.000487	0.034249	-0.014230	0.9887
AR(1)	0.735369	0.092761	7.927561	0.0000
R-squared	0.632541	Mean dependent var		1.708814
Adjusted R-squared	0.605321	S.D. dependent var		0.509929
S.E. of regression	0.320355	Akaike info criterion		0.642166
Sum squared resid	5.541883	Schwarz criterion		0.818228
Log likelihood	-13.94388	Hannan-Quinn criter.		0.710893
F-statistik	23.23874	Durbin-Watson stat		1.976386
Prob(F-statistik)	0.000000			
Inverted AR Roots	.74			

b. Autokorelasi Bank Syariah Malaysia

Dependent Variabel: ROA
 Method: Least Squares
 Date: 11/25/15 Time: 13:22
 Sample (adjusted): 2010M02 2014M12
 Included observations: 59 after adjustments
 Convergence achieved after 12 iterations

Variabel	Coefficient	Std. Error	t-Statistik	Prob.
C	0.198637	0.067470	2.944077	0.0048
NPF	-0.013622	0.007568	-1.799824	0.0775
CAR	-0.006711	0.002773	-2.420008	0.0189
FDR	0.000232	0.000628	0.369697	0.7131
AR(1)	0.891110	0.061531	14.48239	0.0000
R-squared	0.796074	Mean dependent var		0.099859
Adjusted R-squared	0.780969	S.D. dependent var		0.011936
S.E. of regression	0.005586	Akaike info criterion		-7.456155
Sum squared resid	0.001685	Schwarz criterion		-7.280092
Log likelihood	224.9566	Hannan-Quinn criter.		-7.387427
F-statistik	52.70062	Durbin-Watson stat		1.923389
Prob(F-statistik)	0.000000			
Inverted AR Roots	.89			

3. Heteroskedastisitas

a. Heteroskedastisitas Bank Syariah Indonesia

Heteroskedasticity Test: White

F-statistik	1.987383	Prob. F(9,50)	0.0606
Obs*R-squared	15.80856	Prob. Chi-Square(9)	0.0710
Scaled explained SS	40.63405	Prob. Chi-Square(9)	0.0000

Test Equation:

Dependent Variabel: RESID^2

Method: Least Squares

Date: 11/25/15 Time: 13:17

Sample: 2010M01 2014M12

Included observations: 60

Variabel	Coefficient	Std. Error	t-Statistik	Prob.
C	21.32262	34.04429	0.626320	0.5340
NPF	0.398517	3.105657	0.128320	0.8984
NPF^2	-0.063054	0.130828	-0.481963	0.6319
NPF*FDR	0.016901	0.023518	0.718630	0.4757
NPF*CAR	-0.107694	0.072167	-1.492276	0.1419
FDR	-0.324999	0.558477	-0.581938	0.5632
FDR^2	0.000459	0.002752	0.166826	0.8682
FDR*CAR	0.013664	0.009917	1.377777	0.1744
CAR	-1.122580	1.322718	-0.848692	0.4001
CAR^2	0.010054	0.012430	0.808836	0.4224

R-squared	0.263476	Mean dependent var	0.171921
Adjusted R-squared	0.130902	S.D. dependent var	0.421167
S.E. of regression	0.392635	Akaike info criterion	1.119139
Sum squared resid	7.708114	Schwarz criterion	1.468197
Log likelihood	-23.57418	Hannan-Quinn criter.	1.255675
F-statistik	1.987383	Durbin-Watson stat	1.234098
Prob(F-statistik)	0.060580		

b. Heteroskedastisitas Bank Syariah Malaysia

Heteroskedasticity Test: White

F-statistik	1.970557	Prob. F(9,50)	0.0629
Obs*R-squared	15.70976	Prob. Chi-Square(9)	0.0732
Scaled explained SS	11.73948	Prob. Chi-Square(9)	0.2284

Test Equation:

Dependent Variabel: RESID^2

Method: Least Squares

Date: 11/25/15 Time: 13:23

Sample: 2010M01 2014M12

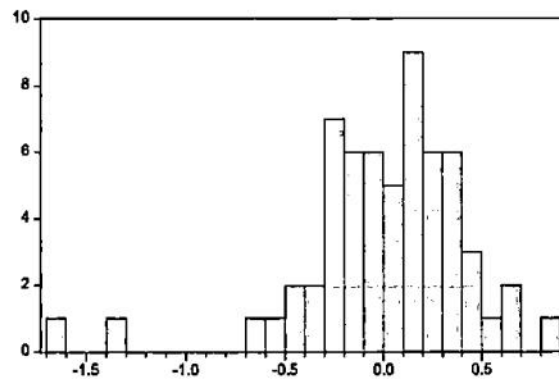
Included observations: 60

Variabel	Coefficient	Std. Error	t-Statistik	Prob.
C	-0.066243	0.028481	-2.325893	0.0241
NPF	0.002314	0.003437	0.673300	0.5039
NPF^2	0.000266	0.000234	1.139144	0.2601
NPF*CAR	-0.000548	0.000256	-2.140006	0.0373
NPF*FDR	6.38E-05	6.01E-05	1.060837	0.2939
CAR	0.004477	0.002040	2.194841	0.0328
CAR^2	3.32E-05	6.14E-05	0.540849	0.5910
CAR*FDR	-5.82E-05	3.31E-05	-1.755992	0.0852
FDR	0.000796	0.000538	1.481638	0.1447
FDR^2	-2.45E-07	4.23E-06	-0.057862	0.9541

R-squared	0.261829	Mean dependent var	7.09E-05
Adjusted R-squared	0.128959	S.D. dependent var	9.37E-05
S.E. of regression	8.74E-05	Akaike info criterion	-15.70044
Sum squared resid	3.82E-07	Schwarz criterion	-15.35138
Log likelihood	481.0131	Hannan-Quinn criter.	-15.56390
F-statistik	1.970557	Durbin-Watson stat	1.404457
Prob(F-statistik)	0.062891		

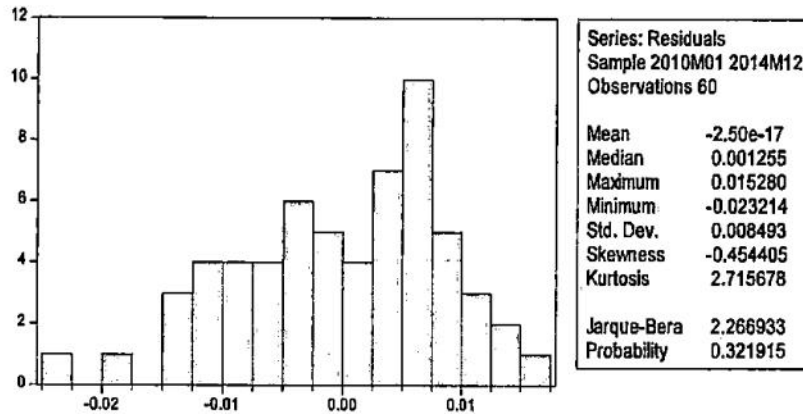
4. Normalitas Residual

a. Normalitas Residual Bank Syariah Indonesia



Series: Residuals	
Sample 2010M01 2014M12	
Observations 60	
Mean	4.16e-16
Median	0.048414
Maximum	0.853816
Minimum	-1.634616
Std. Dev.	0.418132
Skewness	-1.359506
Kurtosis	6.801391
Jarque-Bera	56.53469
Probability	0.000000

b. Normalitas Residual Bank Syariah Malaysia



B. Analisis Regresi

1. Analisis Regresi Bank Syariah Indonesia

Dependent Variabel: ROA
 Method: Least Squares
 Date: 11/25/15 Time: 13:17
 Sample: 2010M01 2014M12
 Included observations: 60

Variabel	Coefficient	Std. Error	t-Statistik	Prob.
C	5.326240	1.573803	3.384311	0.0013
NPF	-0.398083	0.082605	-4.819118	0.0000
FDR	-0.010366	0.013116	-0.790294	0.4327
CAR	-0.082107	0.032810	-2.502480	0.0153
R-squared	0.316194	Mean dependent var		1.707833
Adjusted R-squared	0.279561	S.D. dependent var		0.505646
S.E. of regression	0.429186	Akaike info criterion		1.210488
Sum squared resid	10.31523	Schwarz criterion		1.350111
Log likelihood	-32.31463	Hannan-Quinn criter.		1.265102
F-statistik	8.631507	Durbin-Watson stat		0.728029
Prob(F-statistik)	0.000084			

2. Analisis Regresi Bank Syariah Malaysia

Dependent Variabel: ROA
Method: Least Squares
Date: 11/25/15 Time: 13:24
Sample: 2010M01 2014M12
Included observations: 60

Variabel	Coefficient	Std. Error	t-Statistik	Prob.
C	0.421128	0.047596	8.847947	0.0000
NPF	-0.015645	0.005717	-2.736464	0.0083
CAR	-0.006625	0.002823	-2.346782	0.0225
FDR	-0.002522	0.000737	-3.424311	0.0012
R-squared	0.489374	Mean dependent var		0.100000
Adjusted R-squared	0.462019	S.D. dependent var		0.011885
S.E. of regression	0.008717	Akaike info criterion		-6.582727
Sum squared resid	0.004255	Schwarz criterion		-6.443104
Log likelihood	201.4818	Hannan-Quinn criter.		-6.528113
F-statistik	17.88974	Durbin-Watson stat		0.603710
Prob(F-statistik)	0.000000			

C. Data Bulanan Bank Syariah Indonesia

Tahun	Bulan	1	2	3	4
2010	1	11.26	88.67	4.36	1.65
	2	11.43	90.96	4.75	1.76
	3	11.07	95.07	4.53	2.13
	4	12.12	95.57	4.47	2.06
	5	12.31	96.65	4.77	1.25
	6	12.89	96.08	3.89	1.66
	7	14.66	95.32	4.14	1.67
	8	13.23	98.86	4.10	1.63
	9	14.58	95.40	3.95	1.77
	10	15.74	94.76	3.95	1.79
	11	15.40	95.45	3.99	1.83
	12	16.25	89.67	3.02	1.67
2011	1	20.23	91.97	3.28	2.26
	2	15.17	95.16	3.66	1.81
	3	16.57	93.22	3.60	1.97
	4	19.86	95.17	3.79	1.90
	5	19.58	94.88	3.76	1.84
	6	15.92	94.93	3.55	1.84
	7	15.92	94.18	3.75	1.86
	8	15.83	98.39	3.53	1.81
	9	16.18	94.97	3.50	1.80
	10	15.30	95.24	3.11	1.75
	11	14.88	94.40	2.74	1.78
	12	16.63	88.94	2.52	1.79
2012	1	16.27	87.27	2.68	1.36
	2	15.91	90.49	2.82	1.79
	3	15.33	87.13	2.76	1.83
	4	14.97	95.39	2.85	1.79
	5	13.40	97.95	2.93	1.99
	6	16.12	98.59	2.88	2.05
	7	16.12	99.91	2.92	2.05
	8	15.63	101.03	2.78	2.04
	9	14.98	102.10	2.74	2.07
	10	14.54	100.84	2.58	2.11
	11	14.82	101.19	2.50	2.09
	12	14.13	100.00	2.22	2.14
2013	1	15.29	100.63	2.49	2.52

D. Data Bulanan Bank Syariah Malaysia

Tahun	Bulan	1	2	3	4
2010	1	15.18	72.18	2.3	0.11
	2	15.13	73.43	2.3	0.11
	3	14.86	73.43	2.1	0.11
	4	14.83	74.00	2.2	0.11
	5	15.04	75.07	2.5	0.11
	6	15.33	72.67	2.2	0.11
	7	15.15	73.91	2.2	0.11
	8	15.11	73.52	2.1	0.11
	9	15.05	72.89	2.0	0.11
	10	14.99	72.72	1.9	0.11
	11	14.85	73.61	2.1	0.11
	12	14.93	74.41	2.0	0.11
2011	1	15.38	74.86	2.2	0.08
	2	15.41	74.04	2.3	0.08

2014				
2	15.20	102.17	2.72	2.29
3	14.30	102.62	2.75	2.39
4	14.72	103.08	2.85	2.29
5	14.28	102.08	2.92	2.07
6	14.30	104.43	2.64	2.10
7	15.28	104.83	2.75	2.02
8	14.71	102.53	3.01	2.01
9	15.19	103.27	2.80	2.04
10	14.19	103.03	2.96	1.94
11	12.23	102.58	3.08	1.96
12	14.42	100.32	2.62	2.00
1	16.76	100.07	3.01	0.08
2	16.71	102.03	3.53	0.13
3	16.20	102.22	3.22	1.16
4	16.68	95.50	3.48	1.09
5	16.85	99.53	4.02	1.13
6	16.21	100.80	3.90	1.12
7	15.62	99.89	4.31	1.05
8	14.73	98.99	4.58	0.93
9	14.54	99.71	4.67	0.97
10	15.25	98.99	4.58	0.92
11	15.66	94.62	4.86	0.87
12	16.10	91.50	4.33	0.80

	3	15.87	74.27	2.2	0.08
	4	15.89	76.43	2.1	0.08
	5	15.40	77.63	2.2	0.08
	6	15.84	78.47	2.0	0.08
	7	15.80	78.30	2.0	0.08
	8	15.39	79.02	1.9	0.08
	9	15.28	78.80	1.9	0.08
	10	15.26	79.43	1.8	0.08
	11	14.81	75.95	1.8	0.08
	12	14.97	74.90	1.7	0.08
2012	1	14.52	75.75	1.6	0.12
	2	14.49	74.48	1.7	0.12
	3	14.29	76.23	1.6	0.12
	4	14.33	75.84	1.5	0.12
	5	14.09	78.40	1.5	0.12
	6	14.51	78.63	1.4	0.12
	7	14.81	78.96	1.4	0.12
	8	14.59	78.03	1.4	0.12
	9	14.83	79.15	1.3	0.12
	10	14.64	78.71	1.2	0.12
	11	14.47	76.49	1.3	0.12
	12	14.54	77.41	1.2	0.12
2013	1	14.50	76.84	1.2	0.10
	2	14.22	78.30	1.2	0.10
	3	14.43	77.32	1.1	0.10
	4	14.38	79.45	1.1	0.10
	5	14.30	78.73	1.1	0.10
	6	14.31	81.56	1.1	0.10
	7	14.30	81.34	1.1	0.10
	8	14.23	80.77	1.1	0.10
	9	14.52	81.57	1.1	0.10
	10	14.50	82.07	1.0	0.10
	11	14.73	81.46	1.0	0.10
	12	15.05	81.65	1.0	0.10
2014	1	14.87	81.34	1.0	0.09
	2	14.77	84.04	1.1	0.09
	3	14.95	84.17	1.0	0.09
	4	15.40	84.0	1.0	0.09
	5	15.36	85.49	1.0	0.09
	6	16.21	83.94	1.0	0.09
	7	16.24	84.72	1.0	0.09

8	15.93	84.15	1.0	0.09
9	15.89	84.61	1.0	0.09
10	15.65	84.23	1.0	0.09
11	15.50	83.84	1.0	0.09
12	16.16	85.10	0.9	0.09