

## LAMPIRAN 1

Tahun	BANK	CAR	ROA	NPF	FDR	ROE	KC	BOPO
2011	BCA SYARIAH	45,90%	0,90%	0,10%	78,80%	2,30%	5	91,7%
2012	BCA SYARIAH	31,50%	0,80%	0,10%	79,90%	2,80%	6	91,4%
2013	BCA SYARIAH	29,60%	1,00%	0,10%	83,50%	4,30%	6	90,2%
2014	BCA SYARIAH	22,40%	0,80%	0,10%	91,20%	2,90%	9	92,9%
2015	BCA SYARIAH	34,30%	1,00%	0,70%	91,40%	3,20%	10	92,5%
2016	BCA SYARIAH	36,70%	1,10%	0,50%	90,10%	3,50%	10	92,2%
2011	BNI SYARIAH	20,67%	1,29%	3,62%	78,60%	6,33%	38	84,1%
2012	BNI SYARIAH	19,07%	1,48%	2,02%	84,99%	9,31%	61	110,3%
2013	BNI SYARIAH	16,23%	1,37%	1,86%	97,86%	9,65%	64	85,8%
2014	BNI SYARIAH	18,43%	1,27%	1,86%	92,60%	10,83%	67	91,0%
2015	BNI SYARIAH	18,11%	1,43%	2,53%	91,94%	11,39%	68	98,8%
2016	BNI SYARIAH	17,81%	1,44%	2,94%	84,57%	11,94%	68	122,8%
2011	BRI SYARIAH	14,74%	0,20%	2,77%	90,55%	1,19%	37	87,9%
2012	BRI SYARIAH	11,35%	1,19%	3,00%	100,96%	10,41%	44	85,4%
2013	BRI SYARIAH	14,49%	1,15%	4,06%	102,70%	10,20%	51	88,1%
2014	BRI SYARIAH	12,89%	0,08%	4,60%	93,90%	0,44%	52	89,8%
2015	BRI SYARIAH	13,94%	0,77%	4,86%	84,16%	6,33%	50	89,6%
2016	BRI SYARIAH	20,63%	0,95%	4,57%	81,42%	7,40%	52	87,7%
2011	BANK MEGA SYARIAH	12,03%	1,58%	3,03%	83,08%	16,89%	34	99,3%
2012	BANK MEGA SYARIAH	13,51%	3,81%	2,67%	88,88%	57,98%	34	86,6%
2013	BANK MEGA SYARIAH	12,99%	2,33%	2,98%	93,37%	26,23%	35	90,4%
2014	BANK MEGA SYARIAH	19,26%	0,29%	3,89%	93,61%	2,50%	35	99,8%

2015	BANK MEGA SYARIAH	18,74%	0,30%	4,26%	98,49%	1,61%	35	93,8%
2016	BANK MEGA SYARIAH	23,53%	2,63%	3,30%	95,24%	11,97%	32	91,3%
2011	BANK MUAMALAT	11,78%	1,13%	4,59%	85,18%	14,71%	75	90,8%
2012	BANK MUAMALAT	11,03%	1,54%	5,77%	94,15%	3,42%	79	77,3%
2013	BANK MUAMALAT	14,43%	0,50%	5,61%	99,99%	3,87%	81	86,1%
2014	BANK MUAMALAT	13,91%	0,17%	6,55%	84,14%	2,20%	84	97,6%
2015	BANK MUAMALAT	12,36%	0,20%	7,11%	90,30%	2,78%	84	99,5%
2016	BANK MUAMALAT	12,74%	0,22%	3,83%	95,13%	3,00%	83	88,2%
2011	BANK SYARIAH BUKOPIN	15,29%	0,52%	1,74%	83,54%	6,19%	10	85,3%
2012	BANK SYARIAH BUKOPIN	12,78%	0,55%	4,59%	91,98%	7,32%	10	84,5%
2013	BANK SYARIAH BUKOPIN	11,10%	0,69%	4,27%	100,29%	7,63%	12	93,9%
2014	BANK SYARIAH BUKOPIN	14,80%	0,27%	4,07%	92,89%	2,39%	12	97,3%
2015	BANK SYARIAH BUKOPIN	16,31%	0,79%	2,99%	90,56%	5,35%	12	97,4%
2016	BANK SYARIAH BUKOPIN	17,00%	0,76%	3,17%	88,18%	5,15%	12	97,8%
2011	BANK SYARIAH MANDIRI	14,57%	1,95%	2,42%	86,03%	24,24%	125	69,3%
2012	BANK SYARIAH MANDIRI	13,82%	2,25%	2,82%	94,40%	25,05%	132	47,6%
2013	BANK SYARIAH MANDIRI	14,10%	1,53%	4,32%	89,37%	15,34%	136	81,3%
2014	BANK SYARIAH MANDIRI	14,12%	-0,04%	6,84%	82,13%	-0,94%	137	82,6%
2015	BANK SYARIAH MANDIRI	12,85%	0,56%	6,06%	81,99%	5,92%	137	89,3%
2016	BANK SYARIAH MANDIRI	14,01%	0,59%	4,92%	79,19%	5,81%	130	96,2%
2011	BANK VICTORIA SYARIAH	45,20%	6,93%	2,43%	46,08%	18,69%	6	93,9%
2012	BANK VICTORIA SYARIAH	28,08%	1,43%	3,19%	46,08%	8,93%	7	91,6%
2013	BANK VICTORIA SYARIAH	18,40%	0,50%	3,71%	84,65%	3,70%	8	92,3%

2014	BANK VICTORIA SYARIAH	15,27%	-1,87%	7,10%	95,19%	- 17,61%	8	96,8%
2015	BANK VICTORIA SYARIAH	16,14%	-2,36%	9,80%	95,29%	- 15,06%	9	92,0%
2016	BANK VICTORIA SYARIAH	15,98%	-2,19%	7,31%	100,67%	- 17,45%	9	91,8%
2011	BANK PANIN SYARIAH	61,98%	2,06%	0,82%	167,70%	3,31%	4	99,4%
2012	BANK PANIN SYARIAH	32,20%	3,48%	0,20%	105,66%	8,20%	4	92,4%
2013	BANK PANIN SYARIAH	20,83%	1,03%	1,02%	90,40%	4,44%	5	84,0%
2014	BANK PANIN SYARIAH	25,69%	1,99%	0,53%	94,04%	7,66%	8	100,6%
2015	BANK PANIN SYARIAH	20,30%	1,14%	2,63%	96,43%	4,94%	9	94,8%
2016	BANK PANIN SYARIAH	18,17%	0,37%	2,26%	91,99%	1,76%	16	93,9%
2011	BJB SYARIAH	30,29%	1,23%	1,36%	79,61%	3,65%	8	86,4%
2012	BJB SYARIAH	21,73%	-0,59%	3,97%	87,99%	-3,26%	8	87,9%
2013	BJB SYARIAH	17,99%	0,91%	1,86%	97,40%	4,65%	8	92,0%
2014	BJB SYARIAH	15,78%	0,72%	5,84%	84,02%	3,47%	9	143,3%
2015	BJB SYARIAH	22,53%	0,25%	6,93%	104,75%	0,92%	9	119,2%
2016	BJB SYARIAH	18,25%	-8,09%	17,91%	98,73%	- 49,05%	9	131,3%
2011	MAY BANK SYARIAH	73,44%	3,57%	0,00%	289,20%	4,92%	1	55,2%
2012	MAY BANK SYARIAH	63,89%	2,88%	2,49%	197,70%	4,93%	1	53,8%
2013	MAY BANK SYARIAH	59,41%	2,87%	2,69%	152,87%	5,05%	1	67,8%
2014	MAY BANK SYARIAH	52,13%	3,61%	5,04%	157,77%	6,83%	1	69,6%
2015	MAY BANK SYARIAH	38,40%	- 20,13%	35,15%	110,54%	- 32,04%	1	192,6%
2016	MAY BANK SYARIAH	55,06%	-9,51%	43,99%	134,73%	- 27,62%	1	160,3%

## LAMPIRAN 2

### Hasil Olah Data *Panel Least Square Fixed Effect*

Dependent Variable: BOPO  
 Method: Panel Least Squares  
 Date: 01/05/18 Time: 22:31  
 Sample: 2011 2016  
 Periods included: 6  
 Cross-sections included: 11  
 Total panel (balanced) observations: 66

Variable	Coefficient	Std. Error	t-Statistic	Prob.
C	0.735003	0.145326	5.057606	0.0000
CAR	0.387929	0.229402	1.691046	0.0972
ROA	-3.110489	1.030692	-3.017865	0.0040
ROE	0.242639	0.186462	1.301273	0.1993
NPF	1.629472	0.478981	3.401954	0.0013
FDR	-0.145919	0.076994	-1.895208	0.0640
KC	0.005025	0.003137	1.601805	0.1156

#### Effects Specification

Cross-section fixed (dummy variables)

R-squared	0.808988	Mean dependent var	0.937095
Adjusted R-squared	0.746617	S.D. dependent var	0.208932
S.E. of regression	0.105170	Akaike info criterion	-1.449153
Sum squared resid	0.541979	Schwarz criterion	-0.885151
Log likelihood	64.82206	Hannan-Quinn criter.	-1.226289
F-statistic	12.97056	Durbin-Watson stat	1.971479
Prob(F-statistic)	0.000000		

### LAMPIRAN 3

#### Correlation Test

	CAR	DROA	ROE	NPF	FDR	KC
CAR	1	0.00160780611 3305954	0.21237403365 24493	0.28584772655 52321	0.72773933277 90054	0.46932450692 60102
DROA	0.00160780611 3305954	1	0.38336639620 48713	0.26559100205 01706	0.08136901643 927417	0.10224578325 68175
ROE	0.21237403365 24493	0.38336639620 48713	1	0.63165509384 04663	0.15112170342 23297	0.28707119674 71461
NPF	0.28584772655 52321	0.26559100205 01706	0.63165509384 04663	1	0.23329939989 42468	0.10326497933 47725
FDR	0.72773933277 90054	0.08136901643 927417	0.15112170342 23297	0.23329939989 42468	1	0.28230867249 35261
KC	0.46932450692 60102	0.10224578325 68175	0.28707119674 71461	0.10326497933 47725	0.28230867249 35261	1

## LAMPIRAN 4

### Glejser Test

Dependent Variable: RESIDABS

Method: Panel Least Squares

Date: 12/20/17 Time: 20:09

Sample: 2011 2016

Periods included: 6

Cross-sections included: 11

Total panel (balanced) observations: 66

Variable	Coefficient	Std. Error	t-Statistic	Prob.
C	0.054994	0.075193	0.731364	0.4680
CAR	-0.011277	0.119249	-0.094568	0.9250
ROA	-0.265121	0.540031	-0.490938	0.6257
ROE	0.186034	0.096752	1.922784	0.0603
NPF	0.121519	0.250208	0.485673	0.6294
FDR	0.007027	0.039841	0.176364	0.8607
KC	-0.000174	0.001624	-0.107412	0.9149

#### Effects Specification

Cross-section fixed (dummy variables)

R-squared	0.420485	Mean dependent var	0.065884
Adjusted R-squared	0.231255	S.D. dependent var	0.062049
S.E. of regression	0.054403	Akaike info criterion	-2.767465
Sum squared resid	0.145027	Schwarz criterion	-2.203463
Log likelihood	108.3263	Hannan-Quinn criter.	-2.544601
F-statistic	2.222089	Durbin-Watson stat	3.138677
Prob(F-statistic)	0.016624		