LAMPIRAN

Lampiran 1

Nama-Nama Perusahaan

No	Nama Bank Syariah
1	PT Bank Syariah Muamalat Indonesia
2	PT Bank Syariah Mandiri
3	PT Bank Mega Syariah Mega Indonesia
4	PT Bank Syariah BRI
5	PT Bank Syariah Bukopin
6	PT Bank Panin Syariah
7	PT Victoria Syariah
8	PT BBank BCA Syariah
9	PT Bank Jabar dan Banten
10	PT Bank Syariah BNI
11	PT Maybank Indonesia Syariah
12	PT Tabungan Pensiunan Nasional Syariah
13	PT Bank Aceh Syariah

Lampiran 2

Tabulasi Data

NO	BANK	TAHUN	ROA	NPF	FDR	BOPO	CAR
1	BRIS	2012	0.0088	0.03	1.0307	0.9131	0.1191
2	BRIS	2013	0.0115	0.0406	1.027	0.9042	0.1449
3	BRIS	2014	0.0008	0.046	0.939	0.9977	0.1289
4	BRIS	2015	0.0077	0.0486	0.8416	0.9379	0.1394
5	BRIS	2016	0.0095	0.0475	0.8142	0.9133	0.2063
6	BRIS	2017	0.0369	0.021	0.7118	0.6914	0.2296
7	BCAS	2012	0.008	0.01	0.799	0.914	0.315
8	BCAS	2013	0.01	0.01	0.835	0.902	0.224
9	BCAS	2014	0.008	0.01	0.912	0.929	0.296
10	BCAS	2015	0.01	0.007	0.914	0.925	0.343
11	BCAS	2016	0.011	0.005	0.901	0.922	0.367
12	BCAS	2017	0.012	0.003	0.885	0.872	0.294
13	BMS	2012	0.0381	0.0267	0.8888	0.7728	0.1351
14	BMS	2013	0.0233	0.0289	0.9337	0.8609	0.1299
15	BMS	2014	0.0029	0.0389	0.9361	0.9761	0.1926
16	BMS	2015	0.003	0.0426	0.9849	0.8851	0.1874
17	BMS	2016	0.0263	0.033	0.9524	0.8816	0.2353
18	BMS	2017	0.0159	0.0295	0.9105	0.8916	0.2219
19	BNIS	2012	0.0148	0.0202	0.8499	0.8879	0.1929
20	BNIS	2013	0.0137	0.0186	0.9768	0.8811	0.1654
21	BNIS	2014	0.0127	0.0186	0.926	0.898	0.1876
22	BNIS	2015	0.0143	0.0253	0.9194	0.8963	0.1816
23	BNIS	2016	0.0144	0.0294	0.8457	0.8767	0.1781
24	BNIS	2017	0.0131	0.0289	0.8021	0.8762	0.2014
25	BSM	2012	0.0225	0.0282	0.944	0.73	0.1382
26	BSM	2013	0.0153	0.0432	0.8937	0.8403	0.141
30	BSM	2017	0.0041	0.051	0.7766	0.3957	0.1589
32	BJBS	2013	0.0091	0.0186	0.974	0.8576	0.1799
33	BJBS	2014	0.0072	0.0584	0.9369	0.9694	0.1573
34	BJBS	2015	0.0025	0.0693	1.0475	0.9878	0.2253
38	BMSI	2013	0.0287	0.0269	1.5287	0.6779	0.5941
39	BMSI	2014	0.0361	0.0504	1.5777	0.6962	0.5213
42	BMSI	2017	0.055	0	0.8594	0.8336	0.7583
43	BMI	2012	0.0154	0.0209	0.9415	0.8448	0.1157
44	BMI	2013	0.005	0.0135	0.9999	0.9386	0.1405

NO	BANK	TAHUN	ROA	NPF	FDR	BOPO	CAR
45	BMI	2014	0.0017	0.0655	0.8414	0.6481	0.1391
46	BMI	2015	0.002	0.0711	0.903	0.9736	0.12
47	BMI	2016	0.0022	0.0383	0.9513	0.9776	0.1274
48	BMI	2017	0.0011	0.0443	0.8441	0.9768	0.1362
49	BPDS	2012	0.0348	0.002	1.0566	0.476	0.322
50	BPDS	2013	0.0103	0.0102	0.904	0.8131	0.2083
51	BPDS	2014	0.0199	0.0053	0.9404	0.8258	0.2569
52	BPDS	2015	0.0114	0.0263	0.9643	0.8933	0.203
53	BPDS	2016	0.0037	0.0226	0.9199	0.9617	0.1817
54	BPDS	2017	0.0288	0.0229	0.8118	0.7012	0.1997
55	BSB	2012	0.0055	0.0457	0.9189	0.9159	0.1278
56	BSB	2013	0.0069	0.0427	1.0029	0.9229	0.111
57	BSB	2014	0.0027	0.0407	0.9289	0.9677	0.148
58	BSB	2015	0.0079	0.0299	0.9056	0.9199	0.1631
59	BSB	2016	0.0076	0.0317	0.8818	0.9176	0.17
60	BSB	2017	0.0002	0.0789	0.8244	0.992	0.0394
61	BVS	2012	0.0143	0.0319	0.4608	0.879	0.2808
62	BVS	2013	0.005	0.0371	0.8465	0.9195	0.184
66	BVS	2017	0.0036	0.0459	0.8359	0.9602	0.1929
67	BTPN	2014	0.0423	0.0129	0.9397	0.8592	0.3388
71	BAS	2016	0.0248	0.0139	0.8459	0.8305	0.2074
72	BAS	2017	0.0251	0.0138	0.9644	0.78	0.215

Lampiran 3

Statistik Deskriptif Data

	ROA	NPF	FDR	BOPO	CAR
Mean	0.013849	0.030409	0.921211	0.864726	0.214375
Median	0.010300	0.028900	0.914000	0.893300	0.187400
Maximum	0.055000	0.078900	1.577700	0.997700	0.758300
Minimum	0.000200	0.000000	0.460800	0.395700	0.039400
Std. Dev.	0.011940	0.018303	0.151930	0.117292	0.119667
Skewness	1.353421	0.521705	2.026262	-1.991668	2.518768
Kurtosis	4.496792	2.887692	12.66851	7.637422	10.67522
Jarque-Bera	22.72254	2.615626	261.0197	88.76007	200.1786
Probability	0.000012	0.270411	0.000000	0.000000	0.000000
Sum	0.789400	1.733300	52.50900	49.28940	12.21940
Sum Sq. Dev.	0.007983	0.018759	1.292641	0.770418	0.801930
Observations	57	57	57	57	57

Lampiran 4

Hasil Uji Asumsi Klasik

Uji Heteroskedastisitas

Heteroskedasticity Test: Harvey

F-statistic	1.266094	Prob. F(4,52)	0.2952
Obs*R-squared	5.058661	Prob. Chi-Square(4)	0.2813
Scaled explained SS	7.094676	Prob. Chi-Square(4)	0.1310

Test Equation:
Dependent Variable: LRESID2
Method: Least Squares
Date: 02/19/19 Time: 08:50
Sample: 1 57
Included observations: 57

Variable	Coefficient	Std. Error	t-Statistic	Prob.
C	-7.627627	3.712542	-2.054556	0.0450
NPF	-4.013965	22.11271	-0.181523	0.8567
FDR	-0.425860	2.580037	-0.165060	0.8695
BOPO	-4.546941	3.130081	-1.452659	0.1523
CAR	3.679201	3.675716	1.000948	0.3215

R-squared	0.088748	Mean dependent var	-11.28512
Adjusted R-squared	0.018652	S.D. dependent var	2.654158
S.E. of regression	2.629289	Akaike info criterion	4.854935
Sum squared resid	359.4843	Schwarz criterion	5.034150
Log likelihood	-133.3656	Hannan-Quinn criter.	4.924584
F-statistic	1.266094	Durbin-Watson stat	1.425962
Prob(F-statistic)	0.295182		

Uji Autokorelasi

dl	du	dw	4-du	4-dl
1.4659	1.7303	1.910090	2.2697	2.5341

Tabel Durbin-Watson (DW), α = 5%

	k=1		k=2		k=3		k=4		k=5	
n	dL	dU	dL	dU	dL	dU	dL	dU	dL	dU
6	0.6102	1.4002								
7	0.6996	1.3564	0.4672	1.8964						
8	0.7629	1.3324	0.5591	1.7771	0.3674	2.2866				
9	0.8243	1.3199	0.6291	1.6993	0.4548	2.1282	0.2957	2.5881		
10	0.8791	1.3197	0.6972	1.6413	0.5253	2.0163	0.3760	2.4137	0.2427	2.8217
11	0.9273	1.3241	0.7580	1.6044	0.5948	1.9280	0.4441	2.2833	0.3155	2.6446
12	0.9708	1.3314	0.8122	1.5794	0.6577	1.8640	0.5120	2.1766	0.3796	2.5061
13	1.0097	1.3404	0.8612	1.5621	0.7147	1.8159	0.5745	2.0943	0.4445	2.3897
14	1.0450	1.3503	0.9054	1.5507	0.7667	1.7788	0.6321	2.0296	0.5052	2.2959
15	1.0770	1.3605	0.9455	1.5432	0.8140	1.7501	0.6852	1.9774	0.5620	2.2198
16	1.1062	1.3709	0.9820	1.5386	0.8572	1.7277	0.7340	1.9351	0.6150	2.1567
17	1.1330	1.3812	1.0154	1.5361	0.8968	1.7101	0.7790	1.9005	0.6641	2.1041
18	1.1576	1.3913	1.0461	1.5353	0.9331	1.6961	0.8204	1.8719	0.7098	2.0600
19	1.1804	1.4012	1.0743	1.5355	0.9666	1.6851	0.8588	1.8482	0.7523	2.0226
20	1.2015	1.4107	1.1004	1.5367	0.9976	1.6763	0.8943	1.8283	0.7918	1.9908
21	1.2212	1.4200	1.1246	1.5385	1.0262	1.6694	0.9272	1.8116	0.8286	1.9635
22	1.2395	1.4289	1.1471	1.5408	1.0529	1.6640	0.9578	1.7974	0.8629	1.9400
23	1.2567	1.4375	1.1682	1.5435	1.0778	1.6597	0.9864	1.7855	0.8949	1.9196
24	1.2728	1.4458	1.1878	1.5464	1.1010	1.6565	1.0131	1.7753	0.9249	1.9018
25	1.2879	1.4537	1.2063	1.5495	1.1228	1.6540	1.0381	1.7666	0.9530	1.8863
26	1.3022	1.4614	1.2236	1.5528	1.1432	1.6523	1.0616	1.7591	0.9794	1.8727
27	1.3157	1.4688	1.2399	1.5562	1.1624	1.6510	1.0836	1.7527	1.0042	1.8608
28	1.3284	1.4759	1.2553	1.5596	1.1805	1.6503	1.1044	1.7473	1.0276	1.8502
29	1.3405	1.4828	1.2699	1.5631	1.1976	1.6499	1.1241	1.7426	1.0497	1.8409
30	1.3520	1.4894	1.2837	1.5666	1.2138	1.6498	1.1426	1.7386	1.0706	1.8326
31	1.3630	1.4957	1.2969	1.5701	1.2292	1.6500	1.1602	1.7352	1.0904	1.8252
32	1.3734	1.5019	1.3093	1.5736	1.2437	1.6505	1.1769	1.7323	1.1092	1.8187
33	1.3834	1.5078	1.3212	1.5770	1.2576	1.6511	1.1927	1.7298	1.1270	1.8128
34	1.3929	1.5136	1.3325	1.5805	1.2707	1.6519	1.2078	1.7277	1.1439	1.8076
35	1.4019	1.5191	1.3433	1.5838	1.2833	1.6528	1.2221	1.7259	1.1601	1.8029
36	1.4107	1.5245	1.3537	1.5872	1.2953	1.6539	1.2358	1.7245	1.1755	1.7987
37	1.4190	1.5297	1.3635	1.5904	1.3068	1.6550	1.2489	1.7233	1.1901	1.7950
38	1.4270	1.5348	1.3730	1.5937	1.3177	1.6563	1.2614	1.7223	1.2042	1.7916
39	1.4347	1.5396	1.3821	1.5969	1.3283	1.6575	1.2734	1.7215	1.2176	1.7886
40	1.4421	1.5444	1.3908	1.6000	1.3384	1.6589	1.2848	1.7209	1.2305	1.7859
41	1.4493	1.5490	1.3992	1.6031	1.3480	1.6603	1.2958	1.7205	1.2428	1.7835
42	1.4562	1.5534	1.4073	1.6061	1.3573	1.6617	1.3064	1.7202	1.2546	1.7814
43	1.4628	1.5577	1.4151	1.6091	1.3663	1.6632	1.3166	1.7200	1.2660	1.7794
44	1.4692	1.5619	1.4226	1.6120	1.3749	1.6647	1.3263	1.7200	1.2769	1.7777
45	1.4754	1.5660	1.4298	1.6148	1.3832	1.6662	1.3357	1.7200	1.2874	1.7762
46	1.4814	1.5700	1.4368	1.6176	1.3912	1.6677	1.3448	1.7201	1.2976	1.7748
47	1.4872	1.5739	1.4435	1.6204	1.3989	1.6692	1.3535	1.7203	1.3073	1.7736
48	1.4928	1.5776	1.4500	1.6231	1.4064	1.6708	1.3619	1.7206	1.3167	1.7725
49	1.4982	1.5813	1.4564	1.6257	1.4136	1.6723	1.3701	1.7210	1.3258	1.7716
50	1.5035	1.5849	1.4625	1.6283	1.4206	1.6739	1.3779	1.7214	1.3346	1.7708
51	1.5086	1.5884	1.4684	1.6309	1.4273	1.6754	1.3855	1.7218	1.3431	1.7701
52	1.5135	1.5917	1.4741	1.6334	1.4339	1.6769	1.3929	1.7223	1.3512	1.7694
53	1.5183	1.5951	1.4797	1.6359	1.4402	1.6785	1.4000	1.7228	1.3592	1.7689
54	1.5230	1.5983	1.4851	1.6383	1.4464	1.6800	1.4069	1.7234	1.3669	1.7684
55	1.5276	1.6014	1.4903	1.6406	1.4523	1.6815	1.4136	1.7240	1.3743	1.7681
56	1.5320	1.6045	1.4954	1.6430	1.4581	1.6830	1.4201	1.7246	1.3815	1.7678
57	1.5363	1.6075	1.5004	1.6452	1.4637	1.6845	1.4264	1.7253	1.3885	1.7675
58	1.5405	1.6105	1.5052	1.6475	1.4692	1.6860	1.4325	1.7259	1.3953	1.7673
59	1.5446	1.6134	1.5099	1.6497	1.4745	1.6875	1.4385	1.7266	1.4019	1.7672
60	1.5485	1.6162	1.5144	1.6518	1.4797	1.6889	1.4443	1.7274	1.4083	1.7671

Activate Windows
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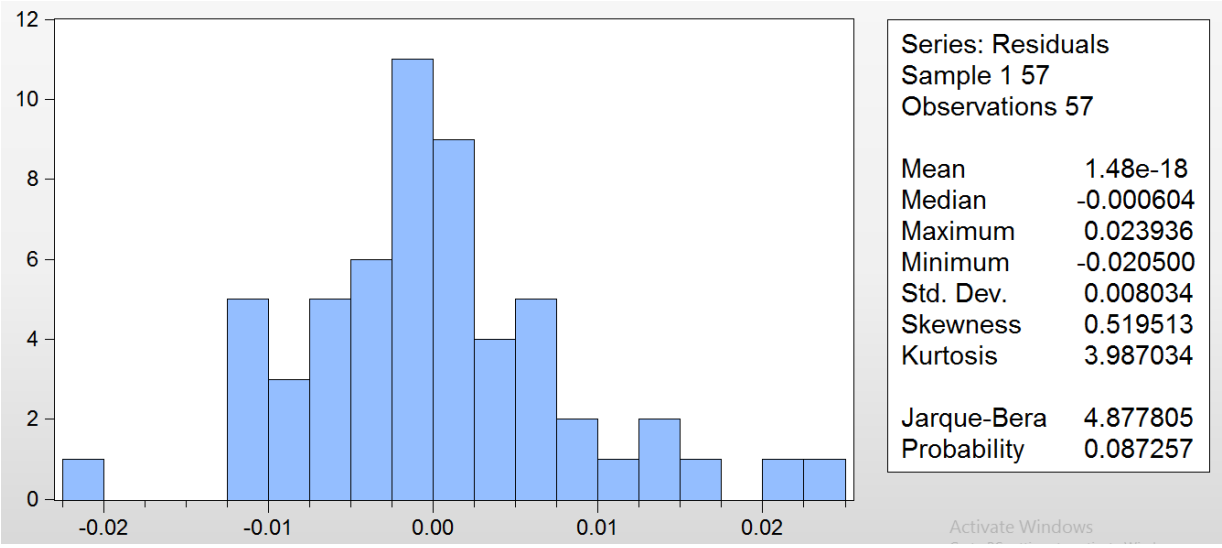
Uji Multikolinearitas

Variance Inflation Factors
Date: 02/19/19 Time: 08:53
Sample: 1 66
Included observations: 57

Variable	Coefficient Variance	Uncentered VIF	Centered VIF
C	0.000139	113.6426	NA
NPF	0.004916	5.054898	1.326864
FDR	6.69E-05	47.82129	1.244667
BOPO	9.85E-05	61.49602	1.091845
CAR	0.000136	6.686826	1.567270

Uji Normalitas



Lampiran 5

Hasil Analisis Regresi

Dependent Variable: ROA
Method: Least Squares
Date: 02/19/19 Time: 08:43
Sample (adjusted): 1 57
Included observations: 57 after adjustments

Variable	Coefficient	Std. Error	t-Statistic	Prob.
C	0.038954	0.011772	3.309157	0.0017
NPF	-0.148871	0.070114	-2.123267	0.0385
FDR	0.000105	0.008181	0.012831	0.9898
BOPO	-0.034583	0.009925	-3.484486	0.0010
CAR	0.043055	0.011655	3.694147	0.0005

R-squared	0.547283	Mean dependent var	0.013849
Adjusted R-squared	0.512459	S.D. dependent var	0.011940
S.E. of regression	0.008337	Akaike info criterion	-6.652627
Sum squared resid	0.003614	Schwarz criterion	-6.473412
Log likelihood	194.5999	Hannan-Quinn criter.	-6.582978
F-statistic	15.71552	Durbin-Watson stat	1.910090
Prob(F-statistic)	0.000000		