

# LAMPIRAN

**Lampiran 1. Sampel Penelitian**

NO	PERBAKAN SYARIAH
1	Bank BCA Syariah
2	Bank BNI Syariah
3	Bank BRI Syariah
4	Bank Jabar Banten Syariah
5	Maybank Syariah Indonesia
6	Bank Muamalat Indonesia
7	Bank Panin Syariah
8	Bank Bukopin Syariah
9	Bank Mandiri Syariah
10	Bank Syariah Mega Indonesia
11	Bank BN Syariah
12	Bank BNI Syariah

## Lampiran 2. Tabulasi Data Penelitian

PERUSAHAAN	TAHUN	LEV	DPS	MLR	LEV X DPS
Muamalat	2015	0.156580234	3	5.25166E-05	0.469740701
	2016	0.169875748	3	2.59491E-05	0.509627245
	2017	0.161848385	3	5.39456E-05	0.485545156
MEGA	2015	0.831188475	4	-0.004392712	3.324753899
	2016	0.82609686	4	0.064750909	3.304387438
	2017	0.841250417	3	0.072017847	2.523751252
BJBS	2015	0.081525683	3	-0.001533203	0.244577049
	2016	0.12642999	3	0.000295943	0.37928997
	2017	0.107724565	3	-0.002174456	0.323173696
BNI	2015	0.143824524	2	0.0520006	0.287649048
	2016	0.165456278	2	0.08442305	0.330912555
	2017	0.189897997	2	0.076321471	0.379795995
BRI	2015	0.265021525	2	0.083680492	0.530043049
	2016	0.30571642	2	0.03447051	0.61143284
	2017	0.256803614	2	0.053835029	0.513607227
BUKOPIN	2015	0.150371631	2	9.55647E-08	0.300743262
	2016	0.187234962	2	1.83954E-08	0.374469923
	2017	0.213949241	2	-2.95678E-08	0.427898482
BTPN	2015	0.790393625	2	0.02296233	1.58078725
	2016	0.773239056	2	0.010032025	1.546478111
	2017	0.764764737	2	-0.022206512	1.529529474
VICTORIA	2015	0.080628255	2	2.0352E-06	0.16125651
	2016	0.1427868	2	2.37642E-07	0.285573601
	2017	0.104054627	2	2.75494E-08	0.208109253
BCA	2015	0.090496698	2	1.36896E-07	0.180993395
	2016	0.083980434	2	9.82373E-08	0.167960868
	2017	0.125201646	2	6.63109E-08	0.250403292
MAYBANK	2015	0.157992336	2	0.102030814	0.315984672
	2016	0.240374948	2	0.001195416	0.480749896
	2017	0.317715389	2	-0.05165022	0.635430777
PANIN	2015	0.838035893	2	0.246371755	1.676071786
	2016	0.116366349	2	0.000946925	0.232732698
	2017	0.075790823	2	0.000373767	0.151581646
MANDIRI	2015	0.808953198	3	0.002941289	2.426859594
	2016	0.793833761	3	0.004876284	2.381501284
	2017	0.916826702	3	0.049783372	2.750480107

## Perhitungan Manajemen Labar Riil

Perusahaan	Tahun	Quartil 4	Quartil 3	Quartil 2	RATA Q3Q2	Q4 - RATA Q3Q2	TOTAL ASET	MLR
Muamalat	2015	45077653	42380242	41770048	42075145	3002508	57172587987	5.25166E-05
	2016	41919920	41053732	39890896	40472314	1447606	55786397505	2.59491E-05
	2017	48686312	47314972	43401093	45358032.5	3328279.5	61696919644	5.39456E-05
MEGA	2015	51507168	50970033	52643690	51806861.5	-299693.5	68225170	-0.004392712
	2016	51988996	46556352	48287659	47422005.5	4566990.5	70531682	0.064750909
	2017	63285764	60005279	54712542	57358910.5	5926853.5	82297010	0.072017847
BJBS	2015	62749458	67861812	77384661	72623236.5	-9873778.5	6439966411	-0.001533203
	2016	72827957	72998618	68252682	70625650	2202307	7441652530	0.000295943
	2017	5972834	5641203	39850058	22745630.5	-16772796.5	7713558123	-0.002174456
BNI	2015	19322756	18930220	17321427	18125823.5	1196932.5	23017667	0.0520006
	2016	24233009	22766399	20918881	21842640	2390369	28314175	0.08442305
	2017	29379291	27633132	25810050	26721591	2657700	34822442	0.076321471
BRI	2015	20123649	18863643	17328457	18096050	2027599	24230247	0.083680492
	2016	22019067	21193544	20935807	21064675.5	954391.5	27687188	0.03447051
	2017	26359084	25358457	23963433	24660945	1698139	31543384	0.053835029
BUKOPIN	2015	4756303	4337818	4061048	4199433	556870	5.82715E+12	9.55647E-08
	2016	5442608	5427808	5199152	5313480	129128	7.0196E+12	1.83954E-08
	2017	5498424	5786437	5634192	5710314.5	-211890.5	7.16626E+12	-2.95678E-08
BTPN	2015	57475178	56604070	54624567	55614318.5	1860859.5	81039663	0.02296233
	2016	62956814	62010586	62069762	62040174	916640	91371387	0.010032025
	2017	63697196	65893254	65742131	65817692.5	-2120496.5	95489850	-0.022206512
VICTORIA	2015	17127415	14376993	14263679	14320336	2807079	1.37927E+12	2.0352E-06
	2016	19487139	18548861	19652993	19100927	386212	1.62518E+12	2.37642E-07
	2017	20737501	20599507	20765126	20682316.5	55184.5	2.00311E+12	2.75494E-08
BCA	2015	3255154	2605729	2713701	2659715	595439	4.34958E+12	1.36896E-07
	2016	3842272	3482054	3220980	3351517	490755	4.99561E+12	9.82373E-08
	2017	4736403	4437294	4244930	4341112	395291	5.96117E+12	6.63109E-08
MAYBANK	2015	938982	721757	800438	761097.5	177884.5	1743439	0.102030814
	2016	714716	675261	750956	713108.5	1607.5	1344720	0.001195416

	2017	561510	584942	669853	627397.5	-65887.5	1275648	-0.05165022
PANIN	2015	122406327	123393698	117903608	120648653	1757674	7134235	0.246371755
	2016	135769775	127247201	127706081	127476641	8293134	8757963603	0.000946925
	2017	138184920	136680367	133238800	134959583.5	3225336.5	8629275047	0.000373767
MANDIRI	2015	62112879	59707778	59164461	59436119.5	2676759.5	910063409	0.002941289
	2016	69949861	65977532	63792138	64884835	5065026	1038706009	0.004876284
	2017	77903143	74750718	72299691	73525204.5	4377938.5	87939774	0.049783372

Perhitungan *Leverage* dan Dewan Pengawas Syariah

PERUSAHAAN	TAHUN	TOTAL HUTANG	TOTAL ASET	LEV	JUMLAH DPS	LEV X DPS
Muamalat	2015	8952097186	57172587987	0.156580234	3	0.469740701
	2016	9476756018	55786397505	0.169875748	3	0.509627245
	2017	9985546831	61696919644	0.161848385	3	0.485545156
MEGA	2015	56707975	68225170	0.831188475	4	3.324753899
	2016	58266001	70531682	0.82609686	4	3.304387438
	2017	69232394	82297010	0.841250417	3	2.523751252
BJBS	2015	525022661	6439966411	0.081525683	3	0.244577049
	2016	940848054	7441652530	0.12642999	3	0.37928997
	2017	830939695	7713558123	0.107724565	3	0.323173696
BNI	2015	3310505	23017667	0.143824524	2	0.287649048
	2016	4684758	28314175	0.165456278	2	0.330912555
	2017	6612712	34822442	0.189897997	2	0.379795995
BRI	2015	6421537	24230247	0.265021525	2	0.530043049
	2016	8464428	27687188	0.30571642	2	0.61143284
	2017	8100455	31543384	0.256803614	2	0.513607227
BUKOPIN	2015	8.76239E+11	5.82715E+12	0.150371631	2	0.300743262
	2016	1.31431E+12	7.0196E+12	0.187234962	2	0.374469923
	2017	1.53322E+12	7.16626E+12	0.213949241	2	0.427898482
BTPN	2015	64053233	81039663	0.790393625	2	1.58078725
	2016	70651925	91371387	0.773239056	2	1.546478111
	2017	73027270	95489850	0.764764737	2	1.529529474
VICTORIA	2015	1.11208E+11	1.37927E+12	0.080628255	2	0.16125651
	2016	2.32055E+11	1.62518E+12	0.1427868	2	0.285573601
	2017	2.08433E+11	2.00311E+12	0.104054627	2	0.208109253
BCA	2015	3.93623E+11	4.34958E+12	0.090496698	2	0.180993395
	2016	4.19533E+11	4.99561E+12	0.083980434	2	0.167960868
	2017	7.46349E+11	5.96117E+12	0.125201646	2	0.250403292
MAYBANK	2015	275450	1743439	0.157992336	2	0.315984672

	2016	323237	1344720	0.240374948	2	0.480749896
	2017	405293	1275648	0.317715389	2	0.635430777
PANIN	2015	5978745	7134235	0.838035893	2	1.676071786
	2016	1019132249	8757963603	0.116366349	2	0.232732698
	2017	654019857	8629275047	0.075790823	2	0.151581646
MANDIRI	2015	736198705	910063409	0.808953198	3	2.426859594
	2016	824559898	1038706009	0.793833761	3	2.381501284
	2017	80625533	87939774	0.916826702	3	2.750480107

**Lampiran 3. Hasil Uji Statistik Deskriptif****Descriptive Statistics**

	N	Minimum	Maximum	Mean	Std. Deviation
MLR	36	-.05	.25	.0245	.05126
LEV	36	.08	.92	.3445	.30453
DPS	36	2.00	4.00	2.3889	.59894
DPS*LEV	36	.15	3.32	.8968	.96119
Valid N (listwise)	36				



#### Lampiran 4. Persamaan Regresi Linear Berganda

Coefficients <sup>a</sup>								
Model		Unstandardized Coefficients		Standardized Coefficients	t	Sig.	Collinearity Statistics	
		B	Std. Error	Beta			Tolerance	VIF
1	(Constant)	.047	.066		.705	.486		
	LEV	.080	.122	.475	.657	.516	.052	19.380
	DPS	-.019	.028	-.218	-.656	.516	.245	4.087
	LEV*DPS	-.006	.046	-.105	-.121	.905	.036	28.065

a. Dependent Variable: MLR

#### Uji Kelayakan Modal

##### Uji Modal dengan Uji F ANOVA<sup>a</sup>

Model		Sum of Squares	Df	Mean Square	F	Sig.
1	Regression	.013	3	.004	1.660	.195 <sup>b</sup>
	Residual	.079	32	.002		
	Total	.092	35			

a. Dependent Variable: MLR

b. Predictors: (Constant), DPS\*LEV, LEV, DPS

#### Hasil Uji koefisien determinasi

##### Model Summary<sup>b</sup>

Model	R	R Square	Adjusted R Square	Std. Error of the Estimate	Durbin-Watson
1	.367 <sup>a</sup>	.135	.054	.04987	1.933

a. Predictors: (Constant), LEVXDPS, LEV, DPS

b. Dependent Variable: MLR

## Lampiran 5. Hasil Uji Normalitas

### Hasil Uji Normalitas

#### One-Sample Kolmogorov-Smirnov Test

		Unstandardized Residual
N		36
Normal Parameters <sup>a,b</sup>	Mean	0E-7
	Std. Deviation	.04768691
Most Extreme Differences	Absolute	.215
	Positive	.215
	Negative	-.137
Kolmogorov-Smirnov Z		1.288
Asymp. Sig. (2-tailed)		.072

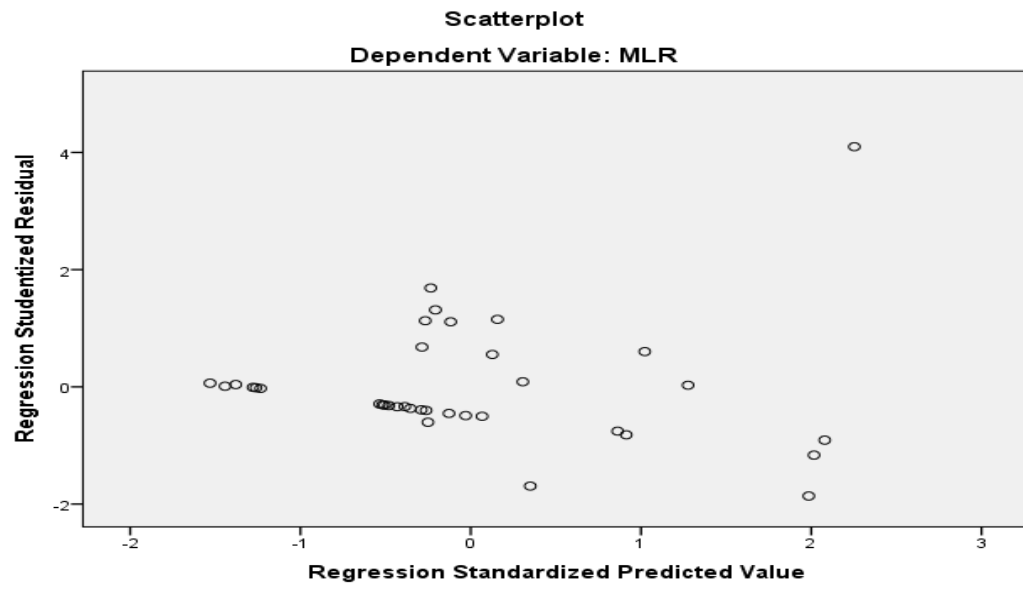
- a. Test distribution is Normal.  
 b. Calculated from data.  
 c. Lilliefors Significance Correction.

**Lampiran 6. Hasil uji Multikolinearitas**

Model		Collinearity Statistics	
		Tolerance	VIF
1	(Constant)		
	LEV	.052	19.380
	DPS	.245	4.087
	LEV*DPS	.036	28.065

a. Dependent Variable: MLR

### Lampiran 7. Hasil Uji Heterokedastisitas



**Lampiran 8. Hasil Uji Koefisien Determinan ( $R^2$ )****Model Summary<sup>b</sup>**

Model	R	R Square	Adjusted R Square	Std. Error of the Estimate	Durbin-Watson
1	.378 <sup>a</sup>	.143	.062	.04964	1.921

a. Predictors: (Constant), LEV\*DPS, LEV, DPS

b. Dependent Variable: MLR