

## LAMPIRAN-LAMPIRAN

### Lampiran 1. Daftar Sampel Bank Umum Syariah

No.	NAMA BANK	Kode
1.	BCA SYARIAH	BCAS
2.	BANK BJB SYARIAH	BJBS
3.	BANK BNI SYARIAH	BNIS
4.	BANK BRI SYARIAH	BRIS
5.	BANK BTPN SYARIAH	BTPNS
6.	BANK MAYBANK SYARIAH INDONESIA	BMI
7.	BANK MEGA SYARIAH	BMS
8.	BANK PANIN SYARIAH, TBK	BNBS
9.	BANK SYARIAH BUKOPIN	BSB
10.	BANK SYARIAH MANDIRI	BSM
11.	BANK VICTORIA SYARIAH	BVS

Sumber : yang diperoleh dari website [www.ojk.go.id](http://www.ojk.go.id), 2019

## Lampiran 2. Tabulasi Data Penelitian

NO	Bank	Tahun	ROA	LTA	CAR	NPF	FDR
1	BCA	2014	0.80	59.40	29.60	0.10	91.20
2		2015	1.00	63.25	34.30	0.70	91.40
3		2016	1.10	59.15	36.70	0.50	90.10
4		2017	1.20	54.41	29.40	0.32	88.50
5		2018	1.20	51.12	24.30	0.35	89.00
6	BJB	2014	0.72	72.81	15.78	5.84	84.02
7		2015	0.25	77.27	22.53	6.93	104.75
8		2016	(8.09)	80.98	18.25	17.91	98.73
9		2017	(5.69)	80.49	16.25	22.04	91.03
10		2018	0.54	71.54	16.43	4.58	89.85
11	BNI	2014	1.27	78.79	16.26	1.86	92.60
12		2015	1.43	79.66	15.48	2.53	91.94
13		2016	1.44	79.56	14.92	2.94	84.57
14		2017	1.31	78.12	20.14	2.89	80.21
15		2018	1.42	73.78	19.31	2.93	79.62
16	BRI	2014	0.08	118.9	12.89	3.65	93.90
17		2015	0.77	74.81	13.94	3.89	84.16
18		2016	0.95	109.40	20.63	3.19	81.42
19		2017	0.51	111.10	20.05	4.75	71.87
20		2018	0.43	104.40	29.72	4.97	75.49
21	BTPN	2014	0,29	91.63	33.80	1.29	93.97
22		2015	5.24	93.32	19.90	1.25	96.54
23		2016	9.00	91.70	23.80	1.53	92.75
24		2017	11.20	95.30	28.90	1.67	92.5
25		2018	12.40	96.21	40.90	1.39	95.60
26	MAYBANK	2014	3.61	88.66	52.13	5.04	157.77
27		2015	(20.13)	86.03	38.40	35.15	110.54
28		2016	(9.51)	86.67	55.06	43.99	134.73
29		2017	5.50	95.20	75.83	0.00	85.94
30		2018	(6.86)	94.16	163.07	0.00	124.53

Sumber : Data Sekunder yang diolah, 2019

**Tabulasi Data Penelitian (Lanjutan)**

NO	Bank	Tahun	ROA	LTA	CAR	NPF	FDR
31	MEGA	2014	0.29	92.01	19.26	3.89	93.61
32		2015	0.30	82.10	18.74	4.26	98.49
33		2016	2.63	86.18	23.53	3.30	95.24
34		2017	1.56	82.93	22.19	2.95	91.05
35		2018	0.93	75.64	20.54	2.15	90.88
36	PANIN	2014	1.99	32.40	25.69	0.53	94.04
37		2015	1.14	92.33	20.30	2.63	96.43
38		2016	0.37	92.47	18.17	2.26	91.99
39		2017	(10.77)	92.70	11.51	12.52	86.95
40		2018	0.26	91.85	23.15	4.81	88.82
41	BUKOPIN	2014	0.27	65.55	14.80	4.07	92.89
42		2015	0.79	60.66	16.31	2.99	90.56
43		2016	(1.12)	60.42	15.15	7.63	88.18
44		2017	0.02	54.76	19.20	7.85	82.44
45		2018	0.02	46.98	19.31	5.71	93.40
46	MANDIRI	2014	(0.04)	74.14	14.12	6.84	81.92
47		2015	0.56	73.15	12.85	6.06	81.99
48		2016	0.59	72.54	14.01	4.92	79.19
49		2017	0.59	69.62	15.89	4.53	77.66
50		2018	0.88	68.05	16.26	3.28	77.25
51	VICTORIA	2014	(1.87)	53.49	15.27	7.10	95.19
52		2015	(2.36)	44.38	16.14	9.80	95.29
53		2016	(2.19)	38.32	15.98	7.21	100.67
54		2017	(0.36)	50.44	19.29	4.59	83.57
55		2018	(0.32)	46.43	22.07	4.00	82.78

*Sumber : Data Sekunder yang diolah, 2019*

### Lampiran 3. Statistik Deskriptif

STATISTICS						
		ROA	LTA	CAR	NPF	FDR
N	Valid	55	55	55	55	55
	Missing	0	0	0	0	0
Mean		,2087	76,3156	25,6073	5,6375	97,6311
Median		,5900	78,1200	19,3100	3,8900	91,0500
Std.Deviation		4,82023	18,97307	22,18214	7,80843	46,78101
Minimum		-20,13	32,40	11,51	,00	71,87
Maximum		12,40	118,90	163,07	43,99	157,77

Sumber : Data Sekunder yang diolah, 2019

## Lampiran 4. Uji Asumsi Klasik

### 1. Data Uji Normalitas

#### *One-Sample Kolmogorov-Smirnov Test*

		Unstandardized Residual
N		55
Normal Parameters <sup>a,b</sup>	Mean	,0000000
	Std. Deviation	2,85300877
Most Extreme Differences	Absolute	,200
	Positive	,200
	Negative	-,136
Test Statistic		,200
Asymp. Sig. (2-tailed)		,000 <sup>c</sup>

a. Test distribution is Normal.

b. Calculated from data.

c. Liliefors Significance Correction.

Sumber: Data Sekunder yang diolah, 2019

#### *One-Sample Kolmogorov-Smirnov Test*

		Unstandardized Residual
N		48
Normal Parameters <sup>a,b</sup>	Mean	-,3825402
	Std. Deviation	1,26137492
Most Extreme Differences	Absolute	,089
	Positive	,089
	Negative	-,071
Test Statistic		,089
Asymp. Sig. (2-tailed)		,200 <sup>c,d</sup>

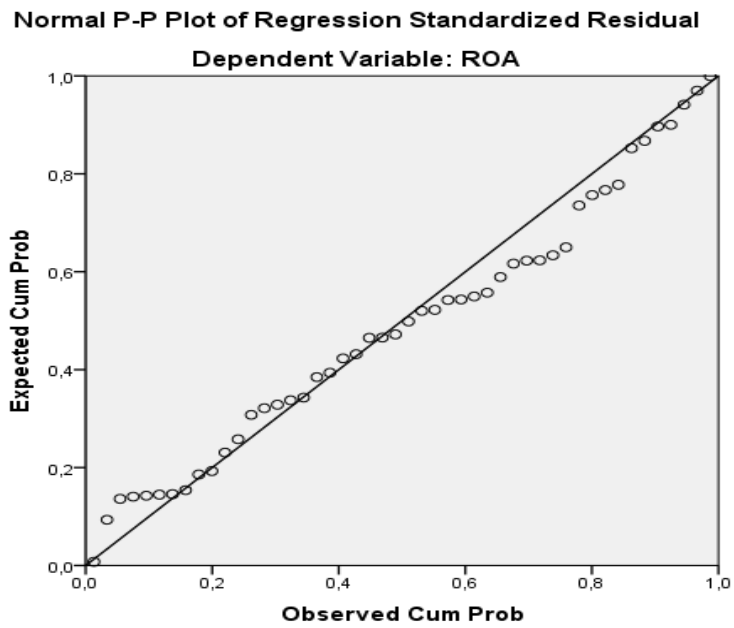
a. Test distribution is Normal.

b. Calculated from data.

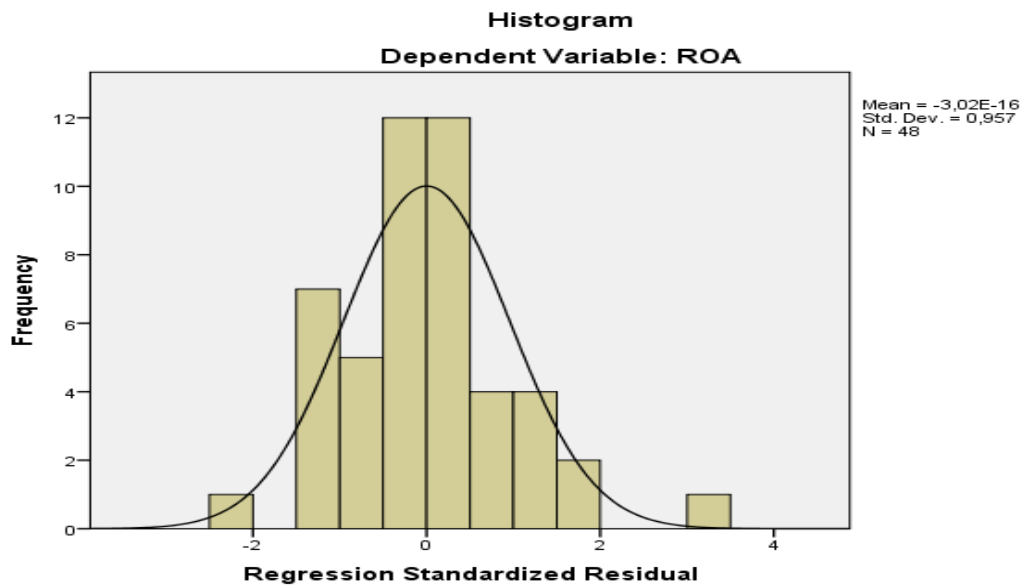
c. Liliefors Significance Correction.

d. This is a lower bound of the true significance.

Sumber : Data Sekunder yang diolah, 2019



*Sumber : Data Sekunder yang di olah, 2019*



*Sumber : Data Sekunder yang di olah, 2019*

## 2. Data Uji Multikolonieritas

**Coefficients<sup>a</sup>**

Model	Collinearity Statistics	
	Tolerance	VIF
1 (Constant)		
LTA	,961	1,040
CAR	,171	5,856
NPF	,837	1,195
FDR	,186	5,367

a. Dependent Variabel: ROA

Sumber: Data Sekunder yang diolah, 2019

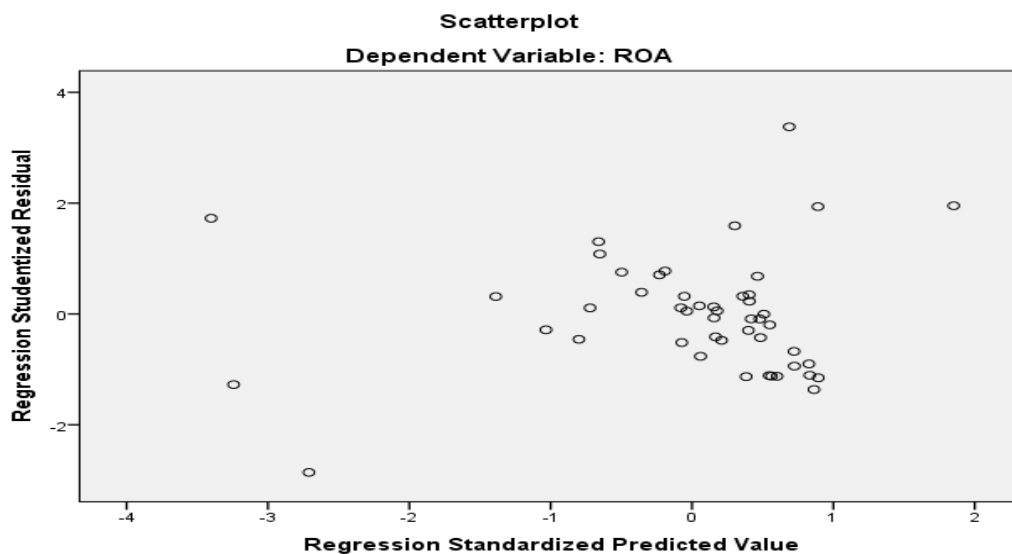
## 3. Data Uji Heteroskedastisitas

**Coefficients<sup>a</sup>**

Model		Unstandardized		Standardized	T	Sig
		B	Std. Error	Beta		
1	(Constant)	4,005	,733		5,463	,000
	LTA	,017	,008	,162	2,118	,040
	CAR	,027	,016	,262	1,679	,004
	NPF	-,420	,041	-,714	-10,134	,000
	FDR	-,040	,007	-,812	-5,435	,000

a. Dependent Variabel: ROA

Sumber : Data Sekunder yang di olah, 2019



*Sumber : Data Sekunder yang di olah, 2019*

#### 4. Data Uji Autokorelasi

**Model Summary<sup>b</sup>**

Model	R	R Square	Adjusted R Square	Std. Error of the Estimate	Durbin-Watson
1	,906 <sup>a</sup>	,821	,805	1,05386	1,437

a. Predictors : (Constant), LTA,CAR,NPF,FDR

b. Dependent Variabel : ROA

*Sumber : Data Sekunder yang diolah,2019*



### Lampiran 5. Model Regresi Linier Berganda

**Coefficients<sup>a</sup>**

Model		Unstandardized		Standardized	T	Sig.
		B	Std. Error	Beta		
1	(Constant)	4,005	,733		5,463	,000
	LTA	,017	,008	,162	2,118	,040
	CAR	,027	,016	,262	1,679	,004
	NPF	-,420	,041	-,714	-10,134	,000
	FDR	-,040	,007	-,812	-5,435	,000

a. Dependent Variabel: ROA

Sumber : Data Sekunder yang di olah, 2019

### Lampiran 6. Uji Signifikan Simultan (Uji F)

**ANOVA<sup>a</sup>**

Model		Sum of Squares	Df	MeanSquare	F	Sig.
1	Regression	219,305	4	54,826	49,366	,000 <sup>b</sup>
	Residual	47,756	43	1,111		
	Total	267,062	47			

a. Dependent Variabel: ROA

b. Predictors: (Constant), LTA, CAR, NPF, FDR

Sumber: Data Sekunder yang diolah, 2019

### Lampiran 7. Uji Koefisien Determinasi (R<sup>2</sup>)

**Model Summary<sup>b</sup>**

Model	R	R Square	Adjusted R Square	Std. Error of the Estimate	Durbin-Watson
1	,906 <sup>a</sup>	,821	,805	1,05386	1,437

a. Predictors: (Constant), LTA, CAR, NPF, FDR

b. Dependent Variabel: ROA

Sumber : Data Sekunder yang di olah, 2019

### Lampiran 8. Uji Signifikansi Parameter Individual (Uji t)

**Coefficient**

C	T	Sig.	Kesimpulan	Ket
v1 (Constant)	5,463	,000		
LTA	2,118	,040	Positif	Ditolak
CAR	1,679	,004	Positif	Diterima
NPF	-10,134	,000	Negatif	Diterima
FDR	-5,435	,000	Negatif	Ditolak

a. Dependent Variabel : ROA

Sumber : Data Sekunder yang diolah, 2019

**Lampiran 9. Tabel Durbin Watson**

N	K=1		K=2		K=3		K=4		K=5	
	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

**Tabel Durbin Watson (Lanjutan)**

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