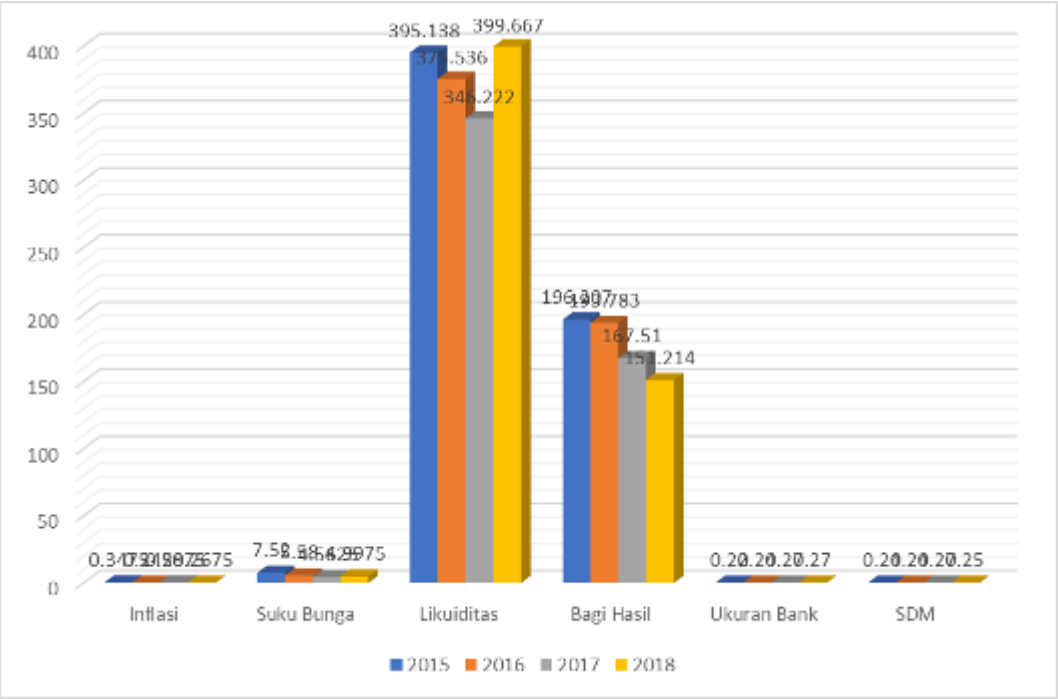
# LAMPIRAN

**Lampiran 1. Nilai Inflasi, Suku Bunga, Likuiditas, Bagi Hasil, Ukuran Bank dan Simpanan Deposito *Mudharabah*.**



**Lampiran 2. Distribusi Sampel**

| No. | Keterangan | Jumlah Bank Umum Syariah |
|---|---|---|
| 1. | Bank yang terdaftar di BI selama tahun 2015-2018 | 11 |
| 3. | Bank yang ridak melaporkan data yang dibutuhkan secara lengkap | (1) |

*Sumber : Data Sekunder yang diolah, 2019*

**Lampiran 3. Daftar Sampel Perusahaan**

| No. | Bank Umum Syariah | Kode |
|---|---|---|
| 1. | Bank Syariah Mandiri | BSM |
| 2. | Bank BNI Syariah | BNIS |
| 3. | Bank BRI Syariah | BRIS |
| 4. | Bank Mega Syariah | BMS |
| 5. | Bank Muamalat Indonesia | BMI |
| 6. | Bank BCA Syariah | BCAS |
| 7. | Bank Panin Syariah | BPS |
| 8. | Bank Syariah Bukopin | BBS |
| 9. | Bank Syariah Maybank Indonesia | BSMI |
| 10 | Bank Jabar Banten Syariah | BJBS |

**Lampiran 4. Simpanan Deposito Mudharabah Tahun 2015-2018**

| Bank | Tahun | I | II | III | IV |
|---|---|---|---|---|---|
| BSM | 2015 | 17.2597 | 17.231 | 17.2376 | 17.2587 |
| | 2016 | 17.3201 | 17.2863 | 17.3285 | 17.3813 |
| | 2017 | 17.388 | 17.3843 | 17.4214 | 17.4411 |
| | 2018 | 17.5357 | 17.4922 | 17.5244 | 17.5771 |
| BNIS | 2015 | 16.0895 | 16.0351 | 16.1804 | 16.1578 |
| | 2016 | 16.2572 | 16.2618 | 16.2979 | 16.3564 |
| | 2017 | 16.424 | 16.4521 | 16.467 | 16.4702 |
| | 2018 | 16.6493 | 16.5425 | 16.5476 | 16.5681 |
| BRIS | 2015 | 16.3564 | 16.33 | 16.4337 | 16.5083 |
| | 2016 | 16.5103 | 16.5088 | 16.5528 | 16.5711 |
| | 2017 | 16.6128 | 16.66 | 16.7246 | 16.7295 |
| | 2018 | 16.8313 | 16.7526 | 16.7747 | 16.7615 |
| BMS | 2015 | 15.1863 | 15.0414 | 14.9816 | 15.0731 |
| | 2016 | 15.0804 | 15.0722 | 15.0729 | 15.2118 |
| | 2017 | 15.183 | 15.1582 | 15.2021 | 15.2072 |
| | 2018 | 15.1728 | 15.1806 | 15.1682 | 15.3102 |
| BMI | 2015 | 17.1904 | 17.0347 | 17.0749 | 17.1269 |
| | 2016 | 17.0511 | 17.0238 | 17.067 | 17.0767 |
| | 2017 | 17.1249 | 17.1997 | 17.2427 | 17.2229 |
| | 2018 | 17.1502 | 17.0702 | 17.1108 | 17.1418 |
| BCAS | 2015 | 14.5236 | 14.6534 | 14.6251 | 14.8659 |
| | 2016 | 14.8243 | 14.8363 | 14.8925 | 15.029 |
| | 2017 | 15.1342 | 15.136 | 15.1142 | 15.1801 |
| | 2018 | 15.223 | 15.2707 | 15.3346 | 15.3264 |
| BPS | 2015 | 15.2943 | 15.3502 | 15.3452 | 15.4421 |
| | 2016 | 15.3217 | 15.5224 | 15.4055 | 15.5797 |
| | 2017 | 15.654 | 15.7662 | 15.7182 | 15.7128 |
| | 2018 | 15.5462 | 15.426 | 15.4119 | 15.6036 |
| BBS | 2015 | 14.9788 | 15.0133 | 15.1529 | 15.1529 |
| | 2016 | 15.248 | 15.258 | 15.2831 | 15.2831 |
| | 2017 | 15.2928 | 15.3745 | 15.4008 | 15.295 |
| | 2018 | 15.2757 | 15.1658 | 15.1005 | 15.1035 |
| BSMI | 2015 | 13.5753 | 13.2124 | 13.1657 | 13.4223 |
| | 2016 | 13.3359 | 13.0636 | 12.9284 | 12.8468 |
| | 2017 | 13.2411 | 12.6616 | 12.6656 | 12.4709 |
| | 2018 | 12.7568 | 9.82963 | 9.66396 | 0 |
| BJBS | 2015 | 15.3166 | 15.3187 | 15.1664 | 0 |
| | 2016 | 15.2885 | 15.315 | 15.1748 | 0 |
| | 2017 | 15.4141 | 15.4321 | 15.3143 | 0 |
| | 2018 | 15.2739 | 15.2742 | 15.1278 | 0 |

**Lampiran 5. Inflasi pada Tahun 2015-2018**

| | | | Triwulan | | |
|---|---|---|---|---|---|
| Inflasi | Tahun | I | II | III | IV |
| | 2015 | 0.14 | 0.47 | 0.42 | 0.36 |
| | 2016 | 0.2 | 0.15 | 0.29 | 0.34 |
| | 2017 | 0.39 | 0.37 | 0.09 | 0.3 |
| | 2018 | 0.33 | 0.33 | 0.33 | 0.33 |

**Lampiran 6. Suku Bunga pada Tahun 2015-2018**

| | | | Triwulan | | |
|---|---|---|---|---|---|
| Suku Bunga | Tahun | I | II | III | IV |
| | 2015 | 7.58 | 7.5 | 7.5 | 7.5 |
| | 2016 | 7 | 5.41 | 5.16 | 4.75 |
| | 2017 | 4.75 | 4.75 | 4.5 | 4.25 |
| | 2018 | 4.25 | 4.25 | 4.25 | 4.25 |

**Lampiran 7. Likuiditas pada Tahun 2015-2018**

| Bank | Tahun | Triwulan | | | |
|---|---|---|---|---|---|
| | | I | II | III | IV |
| BSM | 2015 | 81.67 | 85.01 | 84.49 | 81.99 |
| | 2016 | 80.16 | 82.31 | 80.40 | 79.19 |
| | 2017 | 77.75 | 80.03 | 78.29 | 77.66 |
| | 2018 | 73.92 | 75.47 | 79.08 | 77.25 |
| BNIS | 2015 | 90.10 | 96.65 | 89.65 | 91.94 |
| | 2016 | 86.26 | 86.92 | 85.79 | 84.57 |
| | 2017 | 82.32 | 84.44 | 81.40 | 80.21 |
| | 2018 | 71.98 | 77.42 | 80.03 | 79.62 |
| BRIS | 2015 | 88.24 | 92.05 | 86.61 | 84.16 |
| | 2016 | 82.73 | 87.92 | 83.98 | 81.42 |
| | 2017 | 77.56 | 76.79 | 73.14 | 71.87 |
| | 2018 | 68.70 | 77.78 | 76.40 | 75.49 |
| BMS | 2015 | 95.21 | 94.92 | 98.86 | 98.49 |
| | 2016 | 95.85 | 95.87 | 98.13 | 95.24 |
| | 2017 | 97.56 | 96.06 | 91.57 | 91.05 |
| | 2018 | 94.26 | 92.49 | 94.35 | 90.88 |
| BMI | 2015 | 95.11 | 96.05 | 96.05 | 90.30 |
| | 2016 | 97.30 | 99.11 | 95.47 | 95.13 |
| | 2017 | 90.93 | 89.00 | 86.14 | 84.41 |
| | 2018 | 88.41 | 84.37 | 79.03 | 73.18 |
| BCAS | 2015 | 100.11 | 94.13 | 102.09 | 91.4 |
| | 2016 | 92.76 | 99.60 | 97.6 | 90.12 |
| | 2017 | 83.44 | 91.51 | 88.70 | 88.49 |
| | 2018 | 88.36 | 91.15 | 89.43 | 88.99 |
| BPS | 2015 | 93.27 | 97.58 | 96.10 | 96.43 |

| | | | | | |
|---|---|---|---|---|---|
| | 2016 | 94.03 | 89.60 | 89.14 | 91.99 |
| | 2017 | 90.34 | 92.48 | 94.25 | 86.95 |
| | 2018 | 87.90 | 88.77 | 93.44 | 88.82 |
| BBS | 2015 | 95.12 | 93.82 | 90.56 | 90.56 |
| | 2016 | 92.14 | 92.25 | 88.18 | 88.18 |
| | 2017 | 91.58 | 89.42 | 84.24 | 82.44 |
| | 2018 | 82.93 | 89.53 | 91.48 | 93.40 |
| BSMI | 2015 | 161.88 | 202.45 | 227.11 | 110.54 |
| | 2016 | 143.99 | 146.43 | 157.15 | 134.73 |
| | 2017 | 176.97 | 92.15 | 101.16 | 85.94 |
| | 2018 | 55.00 | 226.34 | 418.26 | 424.92 |
| BJBS | 2015 | 88.50 | 95.70 | 103.48 | 0 |
| | 2016 | 92.53 | 93.67 | 107.42 | 0 |
| | 2017 | 87.70 | 89.114 | 97.14 | 0 |
| | 2018 | 0 | 90.18 | 98.66 | 0 |

**Lampiran 8. Bagi Hasil pada Tahun 2015-2018**

| Bank | Tahun | Triwulan | | | |
|---|---|---|---|---|---|
| | | I | II | III | IV |
| BSM | 2015 | 48.90 | 46.75 | 46.75 | 46.75 |
| | 2016 | 46.00 | 48.75 | 48.75 | 48.50 |
| | 2017 | 48.00 | 48.00 | 48.75 | 49.00 |
| | 2018 | 45.00 | 45.25 | 45.13 | 45.39 |
| BNIS | 2015 | 52.00 | 52.00 | 52.00 | 52.00 |
| | 2016 | 52.00 | 48.00 | 48.00 | 48.00 |
| | 2017 | 48.00 | 48.00 | 48.00 | 48.00 |
| | 2018 | 48.00 | 48.00 | 48.00 | 48.00 |
| BRIS | 2015 | 59.14 | 59.56 | 58.02 | 60.34 |
| | 2016 | 56.25 | 56.25 | 54.29 | 53.68 |
| | 2017 | 50.77 | 51.24 | 50.36 | 50.09 |
| | 2018 | 50.09 | 48.37 | 48.47 | 48.69 |
| BMS | 2015 | 27.37 | 27.50 | 27.96 | 31.90 |
| | 2016 | 36.13 | 38.49 | 37.15 | 36.98 |
| | 2017 | 39.31 | 39.59 | 29.97 | 42.77 |
| | 2018 | 41.46 | 41.68 | 43.29 | 43.16 |
| BMI | 2015 | 52.00 | 52.00 | 52.00 | 52.00 |
| | 2016 | 52.00 | 52.00 | 52.00 | 52.00 |
| | 2017 | 52.00 | 52.00 | 52.00 | 52.00 |
| | 2018 | 52.00 | 52.00 | 52.00 | 52.00 |
| BCAS | 2015 | 38.00 | 38.00 | 38.00 | 38.00 |
| | 2016 | 38.00 | 38.00 | 38.00 | 38.00 |
| | 2017 | 38.00 | 38.00 | 38.00 | 38.00 |
| | 2018 | 38.00 | 38.00 | 38.00 | 38.00 |
| BPS | 2015 | 50.75 | 50.75 | 50.75 | 50.75 |
| | 2016 | 50.75 | 50.75 | 50.75 | 50.75 |

| | | | | | |
|---|---|---|---|---|---|
| | 2017 | 50.75 | 50.75 | 50.75 | 50.75 |
| | 2018 | 50.75 | 50.75 | 50.75 | 50.75 |
| BBS | 2015 | 64.07 | 63.89 | 63.85 | 63.85 |
| | 2016 | 63..60 | 61.59 | 59.34 | 59.34 |
| | 2017 | 57.84 | 57.84 | 56.95 | 55.62 |
| | 2018 | 55.90 | 54.78 | 52.49 | 41.45 |
| BSMI | 2015 | 75.75 | 53.86 | 66.62 | 55.99 |
| | 2016 | 60.16 | 60.00 | 60.00 | 51.67 |
| | 2017 | 0 | 0 | 0 | 0 |
| | 2018 | 0 | 0 | 0 | 0 |
| BJBS | 2015 | 88.50 | 95.70 | 103.48 | 0 |
| | 2016 | 92.53 | 93.67 | 107.42 | 0 |
| | 2017 | 87.70 | 89.14 | 97.14 | 0 |
| | 2018 | 0 | 0 | 48.00 | 0 |

**Lampiran 9. Ukuran Bank pada Tahun 2015-2018**

| Bank | Tahun | I | II | III | IV |
|---|---|---|---|---|---|
| BSM | 2015 | 18.0225 | 18.0195 | 18.022 | 18.0693 |
| | 2016 | 18.0859 | 18.0925 | 18.0955 | 18.1828 |
| | 2017 | 18.1977 | 18.221 | 18.2474 | 18.2922 |
| | 2018 | 18.3479 | 18.3461 | 18.3518 | 18.404 |
| BNIS | 2015 | 16.8362 | 16.8531 | 16.9403 | 16.9518 |
| | 2016 | 17.0214 | 17.0611 | 17.1048 | 17.1589 |
| | 2017 | 17.2121 | 17.2413 | 17.2826 | 17.3658 |
| | 2018 | 17.4673 | 17.4471 | 17.4777 | 17.5303 |
| BRIS | 2015 | 16.8393 | 16.8895 | 16.9429 | 17.0032 |
| | 2016 | 17.0047 | 17.0325 | 17.0569 | 17.1354 |
| | 2017 | 17.1657 | 17.2134 | 17.2307 | 17.2669 |
| | 2018 | 17.3632 | 17.4029 | 17.4039 | 17.4509 |
| BMS | 2015 | 15.6298 | 15.4987 | 15.4351 | 15.5311 |
| | 2016 | 15.5314 | 15.5163 | 15.5671 | 15.6296 |
| | 2017 | 15.6093 | 15.6929 | 15.6572 | 15.7663 |
| | 2018 | 15.7083 | 15.7093 | 15.707 | 15.8084 |
| BMI | 2015 | 17.842 | 17.8384 | 17.8561 | 17.7992 |
| | 2016 | 17.7992 | 17.78 | 17.8064 | 17.837 |
| | 2017 | 17.8197 | 17.8863 | 17.871 | 17.9377 |
| | 2018 | 17.8635 | 17.8265 | 17.8201 | 17.8625 |
| BCAS | 2015 | 14.9282 | 15.0366 | 15.1212 | 15.2856 |
| | 2016 | 15.2986 | 15.2842 | 15.3497 | 15.4241 |
| | 2017 | 15.496 | 15.5075 | 15.547 | 15.6008 |
| | 2018 | 15.6266 | 15.678 | 15.7092 | 15.7705 |
| BPS | 2015 | 15.6784 | 15.7193 | 15.7707 | 15.7804 |
| | 2016 | 15.7645 | 15.8659 | 15.9146 | 15.9855 |
| | 2017 | 16.0123 | 16.0951 | 16.049 | 15.9707 |
| | 2018 | 15.9544 | 15.963 | 15.9112 | 15.987 |

| | | | | | |
|---|---|---|---|---|---|
| BBS | 2015 | 15.4452 | 15.4672 | 15.578 | 15.578 |
| | 2016 | 15.631 | 15.6855 | 15.7642 | 15.7642 |
| | 2017 | 15.672 | 15.7601 | 15.8409 | 15.7849 |
| | 2018 | 15.7412 | 15.6765 | 15.6666 | 15.6606 |
| BSMI | 2015 | 14.5727 | 14.3686 | 14.3396 | 14.3714 |
| | 2016 | 14.2734 | 14.3158 | 14.1646 | 14.1117 |
| | 2017 | 13.9692 | 14.1398 | 14.0412 | 14.059 |
| | 2018 | 14.1433 | 13.4827 | 13.3998 | 13.4029 |
| BJBS | 2015 | 15.6066 | 15.6508 | 15.6247 | 0 |
| | 2016 | 15.7244 | 15.7648 | 15.7521 | 0 |
| | 2017 | 15.8398 | 15.8584 | 15.8221 | 0 |
| | 2018 | 15.7795 | 15.7388 | 15.7002 | 0 |

**Lampiran 10. Sampel beserta variable penelitian**

| Bank | Tahun | Triwulan | FDR | BASIL | Ln_Ukuranbank | Ln_SDM |
|---|---|---|---|---|---|---|
| BSM | 2015 | I | 81.67 | 48.9 | 18.02246213 | 17.25967882 |
| | | II | 85.01 | 46.75 | 18.01951173 | 17.23104721 |
| | | III | 84.49 | 46.75 | 18.02199971 | 17.23757441 |
| | | IV | 81.99 | 46.5 | 18.06927346 | 17.2587304 |
| | 2016 | I | 80.16 | 46 | 18.0858923 | 17.32006424 |
| | | II | 82.31 | 48.5 | 18.09249406 | 17.28628957 |
| | | III | 80.4 | 48.75 | 18.0955308 | 17.32847526 |
| | | IV | 79.19 | 48.5 | 18.18282604 | 17.3813423 |
| | 2017 | I | 77.75 | 48 | 18.19769102 | 17.38795147 |
| | | II | 80.03 | 48 | 18.22102553 | 17.38426608 |
| | | III | 78.29 | 48.75 | 18.24736667 | 17.42140732 |
| | | IV | 77.66 | 49 | 18.29216275 | 17.44112505 |
| | 2018 | I | 72.92 | 45 | 18.34786114 | 17.53565924 |
| | | II | 75.47 | 45.25 | 18.34609841 | 17.49223076 |
| | | III | 79.08 | 45.13 | 18.35183549 | 17.52440303 |
| | | IV | 77.25 | 45.39 | 18.40395277 | 17.57706914 |
| BNIS | 2015 | I | 90.1 | 52 | 16.83618434 | 16.08946168 |
| | | II | 96.65 | 52 | 16.85305892 | 16.03512439 |
| | | III | 89.65 | 52 | 16.9402603 | 16.18043288 |
| | | IV | 91.94 | 52 | 16.95177261 | 16.15778683 |
| | 2016 | I | 86.26 | 52 | 17.02138337 | 16.25715691 |
| | | II | 86.92 | 48 | 17.06107809 | 16.26176361 |
| | | III | 85.79 | 48 | 17.10475828 | 16.29788275 |
| | | IV | 84.57 | 48 | 17.15887312 | 16.35641829 |
| | 2017 | I | 82.32 | 48 | 17.21208078 | 16.42396007 |

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|---|---|---|---|---|---|---|
| | | II | 84.44 | 48 | 17.24127267 | 16.4521007 |
| | | III | 81.4 | 48 | 17.28258322 | 16.46703908 |
| | | IV | 80.21 | 48 | 17.36577262 | 16.47022637 |
| | 2018 | I | 71.98 | 48 | 17.46728934 | 16.64925194 |
| | | II | 77.42 | 48 | 17.44711407 | 16.5425386 |
| | | III | 80.03 | 48 | 17.47768612 | 16.54755596 |
| | | IV | 79.62 | 48 | 17.53026595 | 16.56805071 |
| BRIS | 2015 | I | 88.24 | 59.14 | 16.83926016 | 16.35640781 |
| | | II | 92.05 | 59.56 | 16.88946854 | 16.33003442 |
| | | III | 86.61 | 58.02 | 16.94292071 | 16.43369433 |
| | | IV | 84.16 | 60.34 | 17.00323609 | 16.50829144 |
| | 2016 | I | 82.73 | 56.25 | 17.00469818 | 16.51026401 |
| | | II | 87.92 | 56.25 | 17.03254232 | 16.50876024 |
| | | III | 83.98 | 54.29 | 17.0568711 | 16.55278125 |
| | | IV | 81.42 | 51.68 | 17.13539622 | 16.57105643 |
| | 2017 | I | 77.56 | 50.77 | 17.16565518 | 16.6128411 |
| | | II | 76.79 | 51.24 | 17.21338255 | 16.66001405 |
| | | III | 73.14 | 50.36 | 17.23067761 | 16.72463472 |
| | | IV | 71.87 | 50.09 | 17.26687443 | 16.72949407 |
| | 2018 | I | 68.7 | 50.09 | 17.36322821 | 16.83127744 |
| | | II | 77.78 | 48.37 | 17.40292656 | 16.75259668 |
| | | III | 76.4 | 48.47 | 17.40393472 | 16.77466162 |
| | | IV | 75.49 | 48.69 | 17.45085959 | 16.76148015 |
| BMS | 2015 | I | 95.21 | 27.37 | 15.62977879 | 15.1862686 |
| | | II | 94.92 | 27.5 | 15.49869528 | 15.04136001 |
| | | III | 98.86 | 27.96 | 15.43505879 | 14.98155437 |
| | | IV | 98.49 | 31.9 | 15.53107629 | 15.07310469 |
| | 2016 | I | 95.85 | 36.13 | 15.53142121 | 15.08038785 |
| | | II | 95.97 | 38.49 | 15.51634208 | 15.0722129 |
| | | III | 98.13 | 37.15 | 15.56706382 | 15.07291758 |
| | | IV | 95.24 | 36.98 | 15.62955992 | 15.21180673 |
| | 2017 | I | 97.56 | 39.31 | 15.60926021 | 15.18297219 |
| | | II | 96.06 | 39.59 | 15.69290063 | 15.15820276 |
| | | III | 91.57 | 29.97 | 15.65716276 | 15.20207663 |
| | | IV | 91.05 | 42.77 | 15.76630874 | 15.20722471 |
| | 2018 | I | 94.26 | 41,46 | 15.7082809 | 15.1728011 |
| | | II | 92.49 | 41.68 | 15.70932378 | 15.1806441 |
| | | III | 94.35 | 43.29 | 15.70695969 | 15.16822642 |
| | | IV | 90.88 | 43.16 | 15.80835091 | 15.31018275 |

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|---|---|---|---|---|---|---|
| BMI | 2015 | I | 95.11 | 52 | 17.8419717 | 17.19037177 |
| | | II | 99.05 | 52 | 17.83835343 | 17.03468794 |
| | | III | 96.05 | 52 | 17.85609707 | 17.07493871 |
| | | IV | 90.3 | 52 | 17.79915802 | 17.12685373 |
| | 2016 | I | 97.3 | 52 | 17.79915802 | 17.05112286 |
| | | II | 99.11 | 52 | 17.78004502 | 17.02377096 |
| | | III | 95.47 | 52 | 17.80644722 | 17.06704109 |
| | | IV | 95.13 | 52 | 17.83704063 | 17.07670909 |
| | 2017 | I | 90.93 | 52 | 17.81970269 | 17.12491906 |
| | | II | 89 | 52 | 17.88628846 | 17.19965642 |
| | | III | 86.14 | 52 | 17.87095972 | 17.24271367 |
| | | IV | 84.41 | 52 | 17.93774457 | 17.22285666 |
| | 2018 | I | 88.41 | 52 | 17.86352364 | 17.15016688 |
| | | II | 84.37 | 52 | 17.82651407 | 17.07023276 |
| | | III | 79.03 | 52 | 17.82012574 | 17.11076596 |
| | | IV | 73.18 | 52 | 17.8625412 | 17.14175739 |
| BCAS | 2015 | I | 100.11 | 38 | 14.92815559 | 14.52362615 |
| | | II | 94.13 | 38 | 15.03658175 | 14.65336482 |
| | | III | 102.09 | 38 | 15.1211858 | 14.62513325 |
| | | IV | 91.4 | 38 | 15.28558985 | 14.86588908 |
| | 2016 | I | 92.76 | 38 | 15.29860308 | 14.82430645 |
| | | II | 99.6 | 38 | 15.2841809 | 14.83634075 |
| | | III | 97.6 | 38 | 15.34972976 | 14.89249395 |
| | | IV | 90.12 | 38 | 15.42406948 | 15.02901757 |
| | 2017 | I | 83.44 | 38 | 15.49601272 | 15.13421348 |
| | | II | 91.51 | 38 | 15.50747824 | 15.13602429 |
| | | III | 88.7 | 38 | 15.54696697 | 15.11418772 |
| | | IV | 88.49 | 38 | 15.600778 | 15.18005535 |
| | 2018 | I | 88.36 | 38 | 15.626617 | 15.22298821 |
| | | II | 91.15 | 38 | 15.67801394 | 15.27072982 |
| | | III | 89.43 | 38 | 15.70924853 | 15.33455078 |
| | | IV | 88.99 | 38 | 15.77052315 | 15.32638944 |
| BPS | 2015 | I | 93.27 | 50.75 | 15.67837088 | 15.29432006 |
| | | II | 97.58 | 50.75 | 15.71926091 | 15.35021587 |
| | | III | 96.1 | 50.75 | 15.77072458 | 15.345163 |
| | | IV | 96.43 | 50.75 | 15.78041559 | 15.4421312 |
| | 2016 | I | 94.03 | 50.75 | 15.76447831 | 15.32172522 |
| | | II | 89.6 | 50.75 | 15.86590362 | 15.5224312 |
| | | III | 89.14 | 50.75 | 15.91461771 | 15.40552811 |

| | | | | | | |
|---|---|---|---|---|---|---|
| | | IV | 91.99 | 50.75 | 15.98547402 | 15.5797426 |
| | 2017 | I | 90.34 | 50.75 | 16.01234606 | 15.65398137 |
| | | II | 92.48 | 50.75 | 16.09507469 | 15.76619614 |
| | | III | 94.25 | 50.75 | 16.04901467 | 15.71822387 |
| | | IV | 86.95 | 50.75 | 15.97067105 | 15.71280818 |
| | 2018 | I | 87.9 | 50.75 | 15.95439002 | 15.54615922 |
| | | II | 88.77 | 50.75 | 15.96296781 | 15.42596995 |
| | | III | 93.44 | 50.75 | 15.91117627 | 15.41185776 |
| | | IV | 88.82 | 50.75 | 15.986968 | 15.60357956 |
| BBS | 2015 | I | 95.12 | 64.07 | 15.44523627 | 14.97880854 |
| | | II | 93.82 | 63.89 | 15.46720361 | 15.01333782 |
| | | III | 90.56 | 63.85 | 15.57803927 | 15.15287278 |
| | | IV | 90.56 | 63.85 | 15.57803927 | 15.15287278 |
| | 2016 | I | 92.14 | 63.6 | 15.63102073 | 15.24801557 |
| | | II | 92.25 | 61.5 | 15.68546457 | 15.25798273 |
| | | III | 88.18 | 59.34 | 15.76421665 | 15.28306988 |
| | | IV | 88.18 | 59.34 | 15.76421665 | 15.28306988 |
| | 2017 | I | 91.58 | 57.84 | 15.67202181 | 15.29276771 |
| | | II | 89.42 | 57.84 | 15.76007952 | 15.37445612 |
| | | III | 84.24 | 56.95 | 15.84092217 | 15.40080904 |
| | | IV | 82.44 | 55.62 | 15.78489404 | 15.29501335 |
| | 2018 | I | 82.93 | 55.9 | 15.74122791 | 15.27565975 |
| | | II | 89.53 | 54.78 | 15.67652024 | 15.16575641 |
| | | III | 91.48 | 52.49 | 15.66662482 | 15.10051278 |
| | | IV | 93.4 | 41.45 | 15.66056527 | 15.1035378 |
| BSMI | 2015 | I | 161.88 | 75.75 | 14.57273475 | 13.57533783 |
| | | II | 202.45 | 53.86 | 14.36856372 | 13.21239785 |
| | | III | 227.11 | 66.62 | 14.3396247 | 13.16569103 |
| | | IV | 110.54 | 55.99 | 14.37137016 | 13.4222724 |
| | 2016 | I | 143.99 | 60.16 | 14.27343148 | 13.33589448 |
| | | II | 146.43 | 60 | 14.31575904 | 13.06364893 |
| | | III | 157.15 | 60 | 14.16456051 | 12.92839749 |
| | | IV | 134.73 | 51.67 | 14.11169637 | 12.84675479 |
| | 2017 | I | 176.97 | 0 | 13.96916254 | 13.24114503 |
| | | II | 92.15 | 0 | 14.1397967 | 12.66161598 |
| | | III | 101.16 | 0 | 14.04117892 | 12.66556497 |
| | | IV | 85.94 | 0 | 14.05896484 | 12.47088008 |
| | 2018 | I | 55 | 0 | 14.14326635 | 12.75680048 |
| | | II | 226.34 | 0 | 13.48268746 | 9.829625704 |

| | | | | | | |
|---|---|---|---|---|---|---|
| | | III | 418.26 | 0 | 13.39977842 | 9.663960522 |
| | | IV | 424.92 | 0 | 13.4028879 | 0 |
| BJBS | 2015 | I | 88.5 | 47.5 | 15.60656328 | 15.31658166 |
| | | II | 95.7 | 47.5 | 15.6508179 | 15.31872403 |
| | | III | 103.48 | 47.5 | 15.62471792 | 15.16635208 |
| | | IV | 0 | 0 | 0 | 0 |
| | 2016 | I | 92.53 | 47.5 | 15.72440293 | 15.28848639 |
| | | II | 93.67 | 47.5 | 15.76479956 | 15.31500145 |
| | | III | 107.42 | 49.25 | 15.75205571 | 15.17479774 |
| | | IV | 0 | 0 | 0 | 0 |
| | 2017 | I | 87.7 | 48 | 15.83977192 | 15.41405515 |
| | | II | 89.14 | 48 | 15.85837693 | 15.43205794 |
| | | III | 97.14 | 48 | 15.82207908 | 15.31429285 |
| | | IV | 0 | 0 | 0 | 0 |
| | 2018 | I | 0 | 0 | 15.77949355 | 15.27393928 |
| | | II | 90.18 | 0 | 15.73882637 | 15.27422999 |
| | | III | 98.66 | 48 | 15.70018416 | 15.12782275 |
| | | IV | 0 | 0 | 0 | 0 |

**Lampiran 11. Hasil Analisis Deskriptif**

**Descriptive Statistics**

| | N | Minimum | Maximum | Mean | Std. Deviation |
|---|---|---|---|---|---|
| Inflasi | 155 | .05 | .47 | .2869 | .12081 |
| Sukubunga | 155 | 4.25 | 7.58 | 5.6876 | 1.27812 |
| Likuiditas | 155 | .00 | 227.11 | 89.2191 | 25.41104 |
| Bagihasil | 155 | .00 | 75.75 | 45.9880 | 13.82160 |
| LN_kuranbank | 155 | .00 | 18.40 | 15.9459 | 2.84769 |
| LN_SDM | 155 | .00 | 17.58 | 15.3377 | 2.76006 |
| Valid N (listwise) | 155 | | | | |

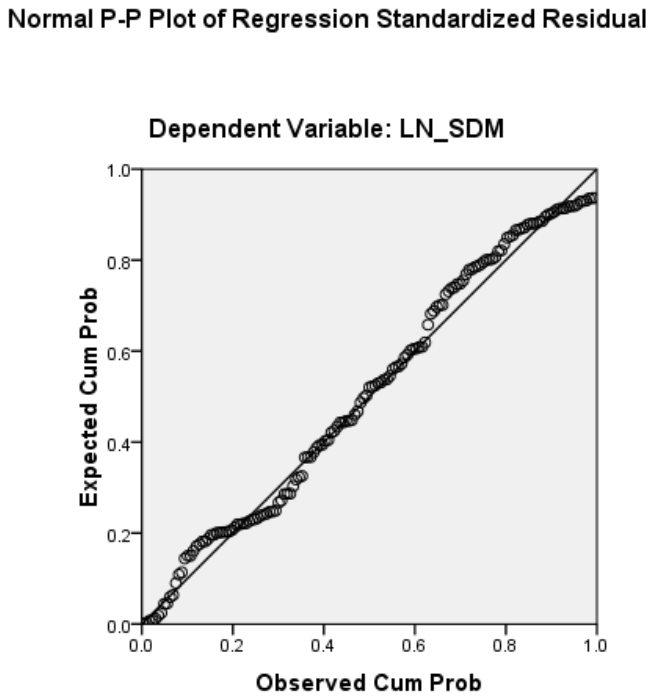
**Lampiran 12. Hasil Uji Normalitas**

**One-Sample Kolmogrov-Smirnov Test**

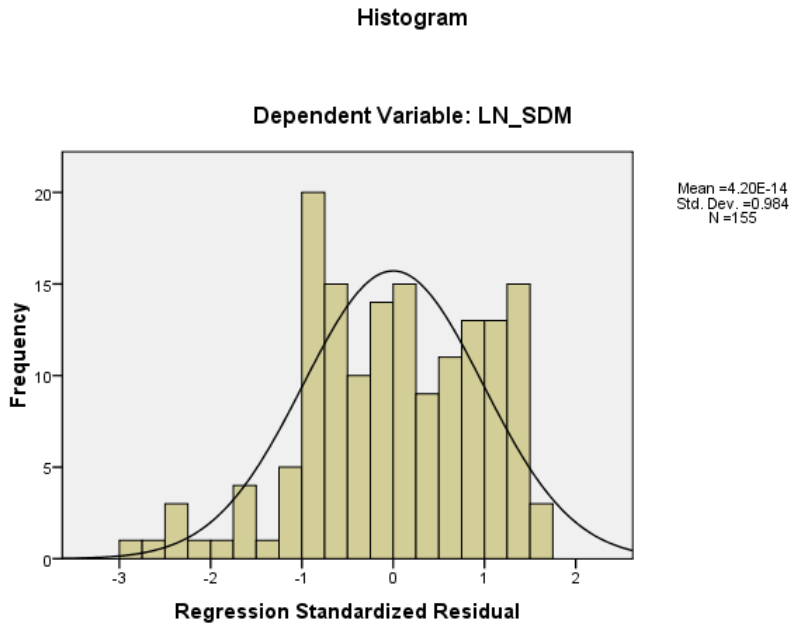
| | | Unstandardized Residual |
|---|---|---|
| N | | 155 |
| Normal Parameters[a] | Mean | .0000000 |
| | Std. Deviation | .21041032 |
| Most Extreme Differences | Absolute | .066 |
| | Positive | .060 |
| | Negative | -.066 |
| Kolmogrov-Smirnov Z | | .824 |
| Asymp. Sig. (2-trailed) | | .506 |

a. Test distribution is Normal.

*Sumber: Data Sekunder yang diolah, 2019*




*Sumber: Data Sekunder yang diolah, 2019*




*Sumber: Data Sekunder yang diolah, 2019*

**Lampiran 13. Hasil Multikolonieritas**

**Variables Entered/Removed[b]**

| Model | Variables Entered | Variables Removed | Method |
|---|---|---|---|
| 1 | LN_ukuranbank likuiditas, inflasi, bagihasil, sukubunga[a] | . | Enter |

a. All requested variables entered.

b. Dependent Variable: LN_SDM

**Coefficients[a]**

| Model | | Collinearity Statistics | |
|---|---|---|---|
| | | Tolerance | VIF |
| 1 | (Constant) | | |
| | Inflasi | .973 | 1.028 |
| | Sukubunga | .874 | 1.144 |
| | likuiditas | .682 | 1.466 |
| | bagihasil | .526 | 1.902 |
| | LN_kuranbank | .623 | 1.604 |

a. Dependent Variable: LN_SDM

**Collinearity Diagnostics[a]**

| Model | Dimension | Eigenvalue | Condition Index | Variance Proportions | | | | | |
|---|---|---|---|---|---|---|---|---|---|
| | | | | (Constant) | inflasi | sukubunga | likuiditas | Bagihasil | Ukuranbank |
| 1 | 1 | 5.716 | 1.000 | .00 | .00 | .00 | .00 | .00 | .00 |
| | 2 | .151 | 6.159 | .00 | .74 | .00 | .03 | .04 | .00 |
| | 3 | .052 | 10.442 | .03 | .21 | .43 | .03 | .22 | .00 |
| | 4 | .041 | 11.818 | .04 | .02 | .02 | .78 | .04 | .10 |
| | 5 | .031 | 13.673 | .08 | .01 | .30 | .16 | .51 | .11 |
| | 6 | .010 | 24.301 | .86 | .02 | .26 | .00 | .19 | .78 |

a. Dependent Variable:LN_SDM

**Lampiran 14. Hasil Uji Heterokedastisitas**

**Variables Entered/Removed[b]**

| Model | Variables Entered | Variables Removed | Method |
|---|---|---|---|
| 1 | LN_ukuranbank, likuiditas, inflasi, bagihasil, sukubunga[a] | . | Enter |

a. All requested variables entered.

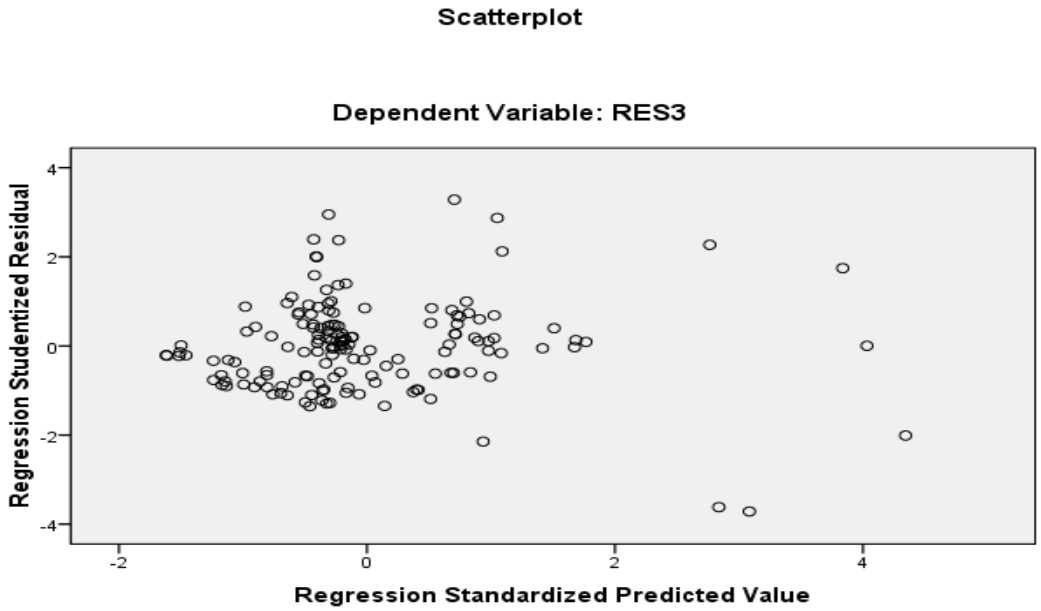
b. Dependent Variable: LN_SDM

**Model Summary[b]**

| Model | R | R Square | Adjusted R Square | Std. Error of the Estimate | Change Statistics | | | | | Durbin-Watson |
|---|---|---|---|---|---|---|---|---|---|---|
| | | | | | R Square Change | F Change | df1 | df2 | Sig. F Change | |
| 1 | .997[a] | .994 | .994 | .21391 | .994 | 5097.854 | 5 | 149 | .000 | .408 |

a. Predictors: (Constant), LN_ukuranbank, likuiditas, inflasi, bagihasil, sukubunga

b. Dependent Variable: LN_SDM




**ANOVA[b]**

| Model | | Sum of Squares | Df | Mean Square | F | Sig. |
|---|---|---|---|---|---|---|
| 1 | Regression | 1166.342 | 5 | 233.268 | 5.098E3 | .000[a] |
| | Residual | 6.818 | 149 | .046 | | |
| | Total | 1173.160 | 154 | | | |

a. Predictors: (Constant), ukuranbank, likuiditas, inflasi, bagihasil, sukubunga

b. Dependent Variable: LN_SDM

**Coefficients[a]**

| Model | | Unstandardized Coefficients | | Standardized Coefficients | T | Sig. | Correlations | | | Collinearity Statistics | |
|---|---|---|---|---|---|---|---|---|---|---|---|
| | | B | Std. Error | Beta | | | Zero-order | Partial | Part | Tolerance | VIF |
| 1 | (Constant) | .023 | .134 | | .174 | .862 | | | | | |
| | Inflasi | -.016 | .145 | .000 | -.113 | .911 | -.077 | -.009 | .000 | .973 | 1.028 |
| | Sukubunga | .022 | .014 | .010 | 1.499 | .136 | -.023 | .122 | .009 | .874 | 1.144 |
| | Likuiditas | -.006 | .001 | -.051 | -6.749 | .000 | .339 | -.042 | -.042 | .682 | 1.466 |
| | Bagihasil | .009 | .002 | .046 | 5.391 | .000 | .603 | .034 | .034 | .526 | 1.902 |
| | LN_kuranbank | .957 | .008 | .988 | 124.853 | .000 | .996 | .780 | .780 | .623 | 1.604 |

a. Dependent Variable: LN_SDM

**Lampiran 15. Hasil Uji Autokorelasi**

**Variables Entered/Removed[b]**

| Model | Variables Entered | Variables Removed | Method |
|---|---|---|---|
| 1 | LN_ukuranbank, likuiditas, inflasi, bagihasil, sukubunga[a] | . | Enter |

a. All requested variables entered.

b. Dependent Variable: LN_SDM

| Model | Durbin-Waston |
|---|---|
| 1 | .408 |

a. Predictors: (Constant), LN_ukuranbank, likuiditas, inflasii, bagihasil, suku bunga
b. Dependent Variabel: LN_SDM

**Residuals Statistics[a]**

| | Minimum | Maximum | Mean | Std. Deviation | N |
|---|---|---|---|---|---|
| Predicted Value | .1103 | 17.7546 | 15.3377 | 2.75203 | 155 |
| Std. Predicted Value | -5.533 | .878 | .000 | 1.000 | 155 |
| Standard Error of Predicted Value | .020 | .108 | .039 | .017 | 155 |
| Adjusted Predicted Value | .1442 | 17.7589 | 15.3412 | 2.74451 | 155 |
| Residual | -.62100 | .32641 | .00000 | .21041 | 155 |
| Std. Residual | -2.903 | 1.526 | .000 | .984 | 155 |
| Stud. Residual | -3.186 | 1.552 | -.008 | 1.011 | 155 |
| Deleted Residual | -.70469 | .33925 | -.00351 | .22240 | 155 |
| Stud. Deleted Residual | -3.186 | 1.559 | -.010 | 1.018 | 155 |
| Mahal. Distance | .382 | 38.187 | 4.968 | 6.996 | 155 |
| Cook's Distance | .000 | .215 | .010 | .027 | 155 |
| Centered Leverage Value | .002 | .248 | .032 | .045 | 155 |

a. Dependent Variable: LN_SDM

**Lampiran 16. Hasil Analisis Regresi Linier Berganda**

**Descriptive Statistics**

| | Mean | Std. Deviation | N |
|---|---|---|---|
| LN_SDM | 15.3377 | 2.76006 | 155 |
| Inflasi | .2869 | .12081 | 155 |
| Sukubunga | 5.6874 | 1.27812 | 155 |
| Likuiditas | 89.2191 | 25.41104 | 155 |
| Bagihasil | 45.9880 | 13.82160 | 155 |
| LN_ukuranbank | 15.9459 | 2.84769 | 155 |

**Correlations**

| | | LN_SDM | inflasi | sukubunga | likuiditas | bagihasil | LN_ukuranbank |
|---|---|---|---|---|---|---|---|
| Pearson Correlation | LN_SDM | 1.000 | -.077 | -.023 | .339 | .603 | .996 |
| | Inflasi | -.077 | 1.000 | .141 | -.008 | -.048 | -.077 |
| | Sukubunga | -.023 | .141 | 1.000 | .261 | .190 | -.029 |
| | Likuiditas | .339 | -.008 | .261 | 1.000 | .531 | .367 |
| | Bagihasil | .603 | -.048 | .190 | .531 | 1.000 | .589 |
| | LN_ukuranbank | .996 | -.077 | -.029 | .367 | .589 | 1.000 |
| Sig. (1-tailed) | LN_SDM | . | .171 | .387 | .000 | .000 | .000 |
| | Inflasi | .171 | . | .040 | .463 | .275 | .172 |
| | Sukubunga | .387 | .040 | . | .001 | .009 | .360 |
| | Likuiditas | .000 | .463 | .001 | . | .000 | .000 |
| | Bagihasil | .000 | .275 | .009 | .000 | . | .000 |
| | LN_ukuranbank | .000 | .172 | .360 | .000 | .000 | . |
| N | LN_SDM | 155 | 155 | 155 | 155 | 155 | 155 |
| | Inflasi | 155 | 155 | 155 | 155 | 155 | 155 |
| | Sukubunga | 155 | 155 | 155 | 155 | 155 | 155 |
| | Likuiditas | 155 | 155 | 155 | 155 | 155 | 155 |
| | Bagihasil | 155 | 155 | 155 | 155 | 155 | 155 |
| | LN_ukuranbank | 155 | 155 | 155 | 155 | 155 | 155 |

**Variables Entered/Removed[b]**

| Model | Variables Entered | Variables Removed | Method |
|---|---|---|---|
| 1 | LN_ukuranbank, likuiditas, inflasi, bagihasil, sukubunga[a] | . | Enter |

a. All requested variables entered.

b. Dependent Variable: LN_SDM

**Model Summary[b]**

| Model | R | R Square | Adjusted R Square | Std. Error of the Estimate | Change Statistics | | | | | Durbin-Watson |
|---|---|---|---|---|---|---|---|---|---|---|
| | | | | | R Square Change | F Change | df1 | df2 | Sig. F Change | |
| 1 | .997[a] | .994 | .994 | .21391 | .994 | 5097.854 | 5 | 149 | .000 | .408 |

a. Predictors: (Constant), LN_ukuranbank, likuiditas, inflasi, bagihasil, sukubunga

b. Dependent Variable: LN_SDM

**ANOVA[b]**

**ANOVA[b]**

| Model | | Sum of Squares | Df | Mean Square | F | Sig. |
|---|---|---|---|---|---|---|
| 1 | Regression | 1166.342 | 5 | 233.268 | 5.098E3 | .000[a] |
| | Residual | 6.818 | 149 | .046 | | |
| | Total | 1173.160 | 154 | | | |

a. Predictors: (Constant), LN_ukuranbank, likuiditas, inflasi, bagihasil, sukubunga

b. Dependent Variable: LN_SDM

**Coefficients[a]**

| Model | Unstandardized Coefficients | | Standardized Coefficients | T | Sig. | Correlations | | | Collinearity Statistics | |
|---|---|---|---|---|---|---|---|---|---|---|
| | B | Std. Error | Beta | | | Zero-order | Partial | Part | Tolerance | VIF |
| 1 (Constant) | .023 | .134 | | .174 | .862 | | | | | |
| Inflasi | -.016 | .145 | .000 | -.113 | .911 | -.077 | -.009 | .000 | .973 | 1.028 |
| Sukubunga | .022 | .014 | .010 | 1.499 | .136 | -.023 | .122 | .009 | .874 | 1.144 |
| Likuiditas | -.006 | .001 | -.051 | -6.749 | .000 | .339 | -.042 | -.042 | .682 | 1.466 |
| Bagihasil | .009 | .002 | .046 | 5.391 | .000 | .603 | .034 | .034 | .526 | 1.902 |
| LN_kuranbank | .957 | .008 | .988 | 124.853 | .000 | .996 | .780 | .780 | .623 | 1.604 |

a. Dependent Variable: LN_SDM