

LAMPIRAN

Lampiran 1

Bank Umum syariah yang menjadi sampel adalah yang terdaftar di Bank Indonesia selama periode 2015 – 2018. Terdapat 12 bank dikalikan 4 tahun.

No	Nama Bank Syariah
1	Bank Muamalat Indonesia
2	Bank Victoria Syariah
3	Panin Dubai Syariah Bank
4	Bank Syariah Bukopin
5	Bank Negara Indonesia Syariah
6	Bank Syariah Mandiri
7	Bank Rakyat Indonesia Syariah
8	BTPN Syariah
9	BCA Syariah
10	Bank Mega Syariah
11	Bank Maybank Syariah
12	BJB Syariah

Lampiran 2

Data CAR, FDR, BOPO dan NPF yang terdapat pada Annual Report Bank Syariah pada tahun penelitian 2015 – 2018

NO	SEKTOR PERBANKAN	TAHUN	INFLASI (X1)	CAR (X2)	FDR (X3)	BOPO (X4)	NPF (Y)
			(%)	(%)	(%)	(%)	(%)
1.	Bank Muamalat Indonesia	2015	5,86	12,36	90,30	97,41	4,2
		2016	3,53	12,74	95,13	97,76	1,4
		2017	3,81	13,62	84,41	97,68	2,75
		2018	3,2	12,34	73,18	98,24	2,58
2.	Bank Victoria Syariah	2015	5,86	16,14	95,29	119,19	4,82
		2016	3,53	15,98	100,67	131,34	4,35
		2017	3,81	19,29	83,59	96,02	4,08
		2018	3,2	85,58	333,59	96,3	12,5
3.	Panin Dubai Syariah Bank	2015	5,86	20,3	96,43	89,29	1,94
		2016	3,53	18,17	91,99	96,17	1,86
		2017	3,81	11,51	86,95	217,4	4,83
		2018	3,2	23,15	88,82	99,57	3,84
4.	Bank Syariah Bukopin	2015	5,86	16,31	91,99	91,99	2,74
		2016	3,53	17	88,18	91,76	2,72
		2017	3,81	19,2	82,44	99,2	4,18
		2018	3,2	19,31	93,4	99,45	3,65
5.	Bank Negara Indonesia Syariah	2015	5,86	15,48	91,94	89,63	1,46
		2016	3,53	14,92	84,57	87,67	1,64
		2017	3,81	20,14	80,21	87,62	1,5
		2018	3,2	19,31	79,62	85,37	1,52
6.	Bank Syariah Mandiri	2015	5,86	12,85	81,99	94,78	4,05
		2016	3,53	14,01	79,19	94,12	3,13
		2017	3,81	15,89	77,66	94,44	2,71
		2018	3,2	16,26	77,25	90,68	1,56
7.	Bank Rakyat Indonesia Syariah	2015	5,86	13,94	84,16	93,79	3,89
		2016	3,53	20,63	81,42	91,33	3,19
		2017	3,81	20,05	71,87	95,24	4,75
		2018	3,2	29,72	75,49	95,32	4,97
8.	BTPN Syariah	2015	5,86	30,09	95,54	85,82	0,17

		2016	3,53	28,8	92,75	75,14	0,2
		2017	3,81	28,9	92,5	68,8	0,1
		2018	3,2	40,9	95,6	62,4	0,02
9.	BCA Syariah	2015	5,86	34,3	91,4	92,5	0,5
		2016	3,53	36,7	90,1	92,2	0,2
		2017	3,81	29,4	88,5	87,2	0,04
		2018	3,2	24,3	89	87,4	0,28
10.	Bank Mega Syariah	2015	5,86	18,74	98,49	99,51	3,16
		2016	3,53	23,53	95,24	88,16	2,81
		2017	3,81	22,19	91,05	89,16	2,95
		2018	3,2	20,54	90,88	93,84	2,15
11.	Bank Maybank Syariah	2015	5,86	38,4	110,54	192,6	4,93
		2016	3,53	55,06	134,73	160,28	4,6
		2017	3,81	75,83	85,94	83,36	0
		2018	3,2	163,07	434923,53	199,97	0
12.	BJB Syariah	2015	5,86	22,53	104,75	98,78	6,93
		2016	3,53	18,25	98,73	122,77	17,91
		2017	3,81	16,25	91,03	134,63	22,04
		2018	3,2	16,43	89,85	94,63	4,58

Lampiran 3

Data Inflasi selama tahun penelitian yaitu 2015 – 2018 yang terdapat pada Bank Indonesia.

BULAN	2015	2016	2017	2018
JAN	6,96	4,14	3,49	3,25
FEB	6,29	4,42	3,83	3,18
MAR	6,38	4,45	3,61	3,4
APR	6,79	3,6	4,17	3,41
MEI	7,15	3,33	4,33	3,23
JUN	7,26	3,45	4,37	3,12
JUL	7,26	3,21	3,88	3,18
AGS	7,18	2,79	3,82	3,2
SEP	6,83	3,07	3,72	2,88
OKT	6,25	3,31	3,58	3,16
NOV	4,89	3,58	3,3	3,23
DES	3,35	3,02	3,61	3,13
TOTAL	70,34	42,37	45,71	38,37

Lampiran 4**Analisis statistik deskriptif****Descriptive Statistics**

	N	Minimum	Maximum	Mean	Std. Deviation
INFLASI	48	3.20	5.86	4.1000	1.04981
CAR	48	11.51	163.07	26.8835	24.91195
FDR	48	71.87	434923.53	9153.9975	62762.09262
BOPO	48	62.40	217.40	102.6648	30.67976
NPF	48	.00	22.04	3.5496	4.14029
Valid N (listwise)	48				

Lampiran 5

Hasil uji Asumsi Klasik

a. Uji Normalitas

		Unstandardized Residual
N		44
Normal Parameters ^{a,b}	Mean	.0000000
	Std. Deviation	.90494330
	Absolute	.148
Most Extreme Differences	Positive	.095
	Negative	-.148
Kolmogorov-Smirnov Z		.979
Asymp. Sig. (2-tailed)		.294

a. Test distribution is Normal.

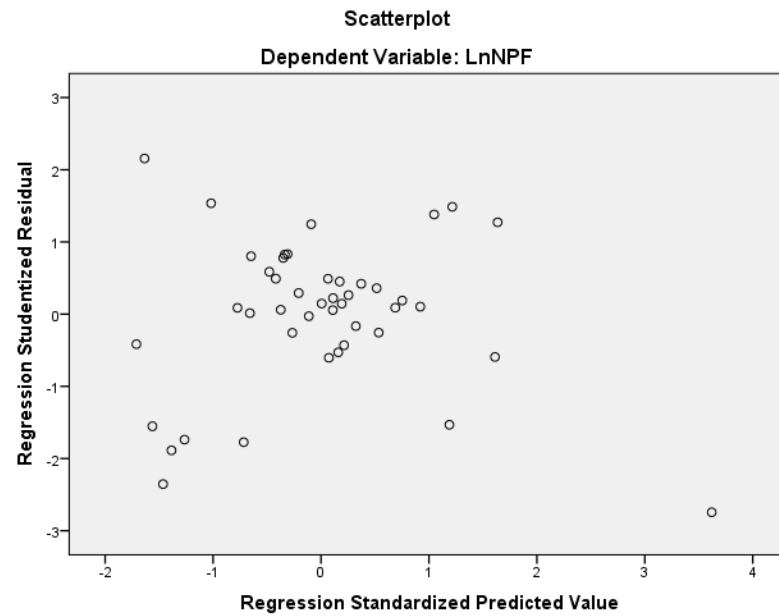
b. Calculated from data.

b. Uji Multikolinieritas

Model	Unstandardized Coefficients		Standardized Coefficients	t	Sig.	Collinearity Statistics		
	B	Std. Error	Beta			Tolerance	VIF	
1	(Constant)	-7.548	3.139		-2.405	.021		
	INFLASI	-.110	.136	-.103	-.810	.423	.977	1.024
	LnCAR	-1.616	.499	-.569	-3.238	.002	.517	1.936
	LnFDR	2.694	.894	.535	3.015	.005	.506	1.977
	BOPO	.015	.005	.365	2.823	.007	.952	1.050

a. Dependent Variable: LnNPF

c. Uji Heteroskedastisitas



d. Uji Autokorelasi

Model Summary^b

Model	R	R Square	Adjusted R Square	Std. Error of the Estimate	Durbin-Watson
1	.418 ^a	.175	.098	3.93171	.938

a. Predictors: (Constant), BOPO, INFLASI, CAR, FDR

b. Dependent Variable: NPF

e. Hasil Uji F

ANOVA^a

Model		Sum of Squares	df	Mean Square	F	Sig.
1	Regression	21.401	4	5.350	5.926	.001 ^b
	Residual	35.214	39	.903		
	Total	56.615	43			

a. Dependent Variable: LnNPF

c. Predictors: (Constant), BOPO, LnCAR, INFLASI, LnFDR

f. Hasil Uji Koefisien Determinasi (R²)

Model Summary^b

Model	R	R Square	Adjusted R Square	Std. Error of the Estimate
1	.418 ^a	.175	.098	3.93171

a. Predictors: (Constant), BOPO, INFLASI, CAR, FDR

b. Dependent Variable: NPF

Lampiran 6

Hasil Uji T

Coefficients^a

Model	Unstandardized Coefficients		Standardized Coefficients	t	Sig.
	B	Std. Error	Beta		
(Constant)	-9.530	3.682		-2.588	.013
1 INFLASI	-.076	.161	-.056	-.472	.639
LnCAR	-2.303	.560	-.654	-4.115	.000
LnFDR	3.454	1.039	.532	3.325	.002
BOPO	.019	.006	.355	2.953	.005

a. Dependent Variable: LnNPF