

# LAMPIRAN

**Lampiran 1. Sampel Penelitian**

<b>NO</b>	<b>NAMA PERBANKAN</b>
1	Bank Mandiri Syariah
2	BNI Syariah
3	BCA Syariah
4	Bank Muammalat Indonesia
5	BRI Syariah
6	Bank Victoria Syariah
7	Maybank Syariah
8	Bank Syariah Bukopin
9	Bank Panin Syariah
10	Bank BJB Syariah
11	Bank Mega Syariah

**Lampiran 2. Hasil Tabulasi**

<b>NO</b>	<b>Perbankan</b>	<b>Pembiayaan Mudharabah</b>	<b>CAR V2</b>	<b>NPF V3</b>	<b>FDR V4</b>	<b>ROA Y</b>
<b>1</b>	<b>Bank Mandiri Syariah</b>					
	<b>2014</b>	<b>3,164,130</b>	<b>12.85</b>	<b>10.1</b>	<b>81.99</b>	<b>0.5</b>
	<b>2015</b>	<b>2,843,182</b>	<b>14.01</b>	<b>8.05</b>	<b>79.19</b>	<b>0.59</b>
	<b>2016</b>	<b>3,085,615</b>	<b>15.89</b>	<b>7.24</b>	<b>77.66</b>	<b>0.59</b>
	<b>2017</b>	<b>20,628,438</b>	<b>16.26</b>	<b>4.84</b>	<b>77.25</b>	<b>0.88</b>
	<b>2018</b>	<b>23,849,276</b>	<b>18.76</b>	<b>2.9</b>	<b>92.58</b>	<b>1.27</b>
<b>2</b>	<b>BNI Syariah 2014</b>					
	<b>2015</b>	<b>1,041,245</b>	<b>15.48</b>	<b>4.01</b>	<b>91.94</b>	<b>1.43</b>
	<b>2016</b>	<b>2,559,900</b>	<b>14.92</b>	<b>4.58</b>	<b>84.57</b>	<b>1.44</b>
	<b>2017</b>	<b>1,181,607</b>	<b>20.14</b>	<b>4.39</b>	<b>80.21</b>	<b>1.31</b>
	<b>2018</b>	<b>870,114</b>	<b>19.31</b>	<b>4.45</b>	<b>79.62</b>	<b>1.41</b>
	<b>2019</b>	<b>933,549</b>	<b>29.6</b>	<b>1.36</b>	<b>91.2</b>	<b>0.8</b>
<b>3</b>	<b>BCA Syariah 2014</b>					
	<b>2015</b>	<b>42,037,790</b>	<b>34.3</b>	<b>1.22</b>	<b>91.4</b>	<b>1</b>
	<b>2016</b>	<b>198,422</b>	<b>36.7</b>	<b>0.71</b>	<b>90.1</b>	<b>1.1</b>

	<b>2016</b>	<b>198,422</b>	<b>29.4</b>	<b>0.36</b>	<b>88.5</b>	<b>1.2</b>
	<b>2017</b>	<b>223,321</b>	<b>24.3</b>	<b>0.63</b>	<b>89</b>	<b>1.2</b>
	<b>2018</b>	<b>236,055</b>	<b>14.05</b>	<b>6.25</b>	<b>84.14</b>	<b>0.5</b>
<b>4</b>	<b>Bank Muammalat Indonesia</b>					
	<b>2014</b>	<b>1,808,869</b>	<b>12.36</b>	<b>11.31</b>	<b>90.3</b>	<b>0.2</b>
	<b>2015</b>	<b>1,146,881</b>	<b>12.74</b>	<b>5.2</b>	<b>95.13</b>	<b>0.22</b>
	<b>2016</b>	<b>828,170</b>	<b>13.62</b>	<b>7.18</b>	<b>84.41</b>	<b>0.11</b>
	<b>2017</b>	<b>737,155</b>	<b>12.34</b>	<b>6.65</b>	<b>73.18</b>	<b>0.08</b>
	<b>2018</b>	<b>437,589</b>	<b>12.89</b>	<b>8.25</b>	<b>93.9</b>	<b>0.08</b>
<b>5</b>	<b>BRI Syariah</b>					
	<b>2014</b>	<b>876,311</b>	<b>13.94</b>	<b>3.89</b>	<b>84.16</b>	<b>0.77</b>
	<b>2015</b>	<b>1,106,556</b>	<b>20.63</b>	<b>3.19</b>	<b>81.42</b>	<b>0.95</b>
	<b>2016</b>	<b>1,271,485</b>	<b>20.05</b>	<b>4.75</b>	<b>71.87</b>	<b>0.51</b>
	<b>2017</b>	<b>840,974</b>	<b>29.72</b>	<b>4.97</b>	<b>75.49</b>	<b>0.43</b>
	<b>2018</b>	<b>475,300</b>	<b>15,27</b>	<b>11.85</b>	<b>95.91</b>	<b>-1.87</b>

<b>6</b>	<b>Bank Victoria Syariah</b>					
	<b>2014</b>	<b>13,902,173</b>	<b>16.14</b>	<b>14.62</b>	<b>95.29</b>	<b>-2.31</b>
	<b>2015</b>	<b>4,513,711</b>	<b>15.98</b>	<b>11.56</b>	<b>100.67</b>	<b>-2.19</b>
	<b>2016</b>	<b>20,006,844</b>	<b>19.29</b>	<b>8.57</b>	<b>83.57</b>	<b>0.36</b>
	<b>2017</b>	<b>63,485,769</b>	<b>22.07</b>	<b>7.46</b>	<b>82.78</b>	<b>0.32</b>
	<b>2018</b>	<b>56,060,460</b>	<b>52.13</b>	<b>9.33</b>	<b>157.77</b>	<b>3.61</b>
<b>7</b>	<b>Maybank Syariah</b>					
	<b>2014</b>		<b>38.4</b>	<b>40.08</b>	<b>110.54</b>	<b>20.13</b>
	<b>2015</b>	<b>15,785</b>	<b>55.06</b>	<b>48.59</b>	<b>134.73</b>	<b>-9.51</b>
	<b>2016</b>	<b>10,338</b>	<b>75.83</b>	<b>0</b>	<b>85.94</b>	<b>5.5</b>
	<b>2017</b>	<b>2,750</b>	<b>163.07</b>	<b>0</b>	<b>424,923.53</b>	<b>-6.86</b>
	<b>2018</b>		<b>14.3</b>	<b>7.41</b>	<b>92.89</b>	<b>0.27</b>
<b>8</b>	<b>Bank Syariah Bukopin</b>					
	<b>2014</b>	<b>269,640,028</b>	<b>16.31</b>	<b>5.37</b>	<b>90.56</b>	<b>0.79</b>
	<b>2015</b>	<b>408,730,682</b>	<b>15.15</b>	<b>12.29</b>	<b>88.18</b>	<b>-1.12</b>
	<b>2016</b>	<b>248,369,473</b>	<b>19.2</b>	<b>12.3</b>	<b>82.44</b>	<b>0.02</b>

		<b>2017</b>		<b>19.31</b>	<b>8.92</b>	<b>93.4</b>	<b>0.02</b>
		<b>2018</b>		<b>25.69</b>	<b>0.82</b>	<b>94.04</b>	<b>1.99</b>
<b>9</b>	<b>Bank Panin Syariah</b>						
		<b>2014</b>	<b>854,377,940</b>	<b>20.3</b>	<b>4.75</b>	<b>96.43</b>	<b>1.14</b>
		<b>2015</b>	<b>1,018,378,302</b>	<b>18.17</b>	<b>4.21</b>	<b>91.99</b>	<b>0.37</b>
		<b>2016</b>		<b>11.51</b>	<b>18.35</b>	<b>86.95</b>	<b>10.77</b>
		<b>2017</b>	<b>526,881,986</b>	<b>23.15</b>	<b>8.56</b>	<b>88.82</b>	<b>0.26</b>
		<b>2018</b>	<b>189,721,342</b>	<b>10.78</b>	<b>5.84</b>	<b>84.02</b>	<b>0.72</b>
<b>10</b>	<b>Bank BJB Syariah</b>						
		<b>2014</b>	<b>854,377,921</b>	<b>22.53</b>	<b>6.93</b>	<b>104.75</b>	<b>0.25</b>
		<b>2015</b>	<b>317,180,236</b>	<b>18.25</b>	<b>17.91</b>	<b>98.73</b>	<b>-8.09</b>
		<b>2016</b>	<b>204,505,878</b>	<b>16.25</b>	<b>22.04</b>	<b>91.03</b>	<b>-5.69</b>
		<b>2017</b>	<b>465,695,597</b>	<b>16.43</b>	<b>4.58</b>	<b>89.85</b>	<b>0.54</b>
		<b>2018</b>	<b>65,251,039</b>	<b>17.09</b>	<b>2.81</b>	<b>85.72</b>	<b>1.16</b>
<b>11</b>	<b>Bank Mega Syariah</b>						
		<b>2014</b>		<b>18.74</b>	<b>4.26</b>	<b>98.49</b>	<b>1.97</b>

	<b>2015</b>		<b>24.86</b>	<b>2.81</b>	<b>65.05</b>	<b>1.97</b>
	<b>2016</b>	<b>4,046,400</b>	<b>23.53</b>	<b>3.3</b>	<b>95.24</b>	<b>2.63</b>
	<b>2017</b>	<b>4,029,937</b>	<b>22.19</b>	<b>2.95</b>	<b>91.05</b>	<b>1.56</b>
	<b>2018</b>	<b>4,367,324,081</b>	<b>20.54</b>	<b>2.15</b>	<b>91.05</b>	<b>0.93</b>

### Lampiran 3. Hasil Analisis Statistik Deskriptif

#### A. Analisis deskriptif

	N	Minimum	Maximum	Mean	Std. Deviation
Pembiayaan Mudharabah V1	47	2750	4367324081	196057682.72	659762799.128
CAR V2	55	10.78	163.07	24.2223	22.31814
NPF V3	55	.00	48.59	7.7655	8.60781
FDR V4	55	65.05	424923.53	7814.5567	57284.50049
ROA Y	55	-20.13	10.77	-.0373	3.99166

#### B. Uji normalitas

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

		Unstandardized Residual
N		47
Normal Parameters <sup>a,b</sup>	Mean	.0000000
	Std. Deviation	1.14086753
Most Extreme Differences	Absolute	.170
	Positive	.130
	Negative	-.170
Test Statistic		.170



Asymp. Sig. (2-tailed)	.002 <sup>c</sup>
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- a. Test distribution is Normal.
- b. Calculated from data.
- c. Lilliefors Significance Correction.

### One-Sample Kolmogorov-Smirnov Test

			Unstandar dized Residual
N			47
Normal Parameters <sup>a,b</sup>	Mean		.0000000
	Std. Deviation		1.1408675 3
Most Extreme Differences	Absolute		.170
	Positive		.130
	Negative		-.170
Test Statistic			.170
Asymp. Sig. (2-tailed)			.002 <sup>c</sup>
Monte Carlo Sig. (2- tailed)	Sig.		.119 <sup>d</sup>
	99% Confidence Interval	Lower Bound	.111
		Upper Bound	.128

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

d. Based on 10000 sampled tables with starting seed 2000000.

### C. Uji Multikolinearitas

**Coefficients**

Model		Toleranc e	VIF
1	(Constant)		
	Pembiayaan Mudharabah V1	.990	1.010
	CAR V2	.252	3.975
	NPF V3	.955	1.048
	FDR V4	.248	4.039

### D. Uji Heteroskedasitas

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

Model	Unstandardized Coefficients		Standard ized Coefficie nts	T	Sig.
	B	Std. Erro r	Beta		
1 (Constant)	1.234	.389		3.172	.003
Pembiayaan Mudharabah V1	-2.185	.000	-.054	-.815	.420
CAR V2	.050	.015	.447	3.390	.002
NPF V3	-.286	.023	-.829	12.25 8	.000

FDR V4	-3.812	.000	-.887	-6.677	.000
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### E. Uji Autokorelasi

Model	Durbin-Watson
1	1.261

**Lampiran 4 Analisis Regresi Linier Berganda**

Model	Unstandardized Coefficients		Standardized Coefficients	T	Sig.
	B	Std. Error	Beta		
1 (Constant)	1.234	.389		3.172	.003
Pembiayaan Mudharabah V1	-				
	2.185 E-10	.000	-.054	-.815	.420
CAR V2	.050	.015	.447	3.390	.002
NPF V3	-				
	-.286	.023	-.829	12.25 8	.000
FDR V4	-				
	3.812 E-5	.000	-.887	-6.677	.000

## Lampiran 5 Uji Kelayakan Model

### Uji Simultan F (Uji Statistik F)

Model	Sum of Squares	Df	Mean Square	F	Sig.
1 Regression	266.301	4	66.575	46.702	.000 <sup>b</sup>
Residual	59.873	42	1.426		
Total	326.174	46			

a. Dependent Variable: ROA Y

b. Predictors: (Constant), FDR V4, Pembiayaan Mudharabah V1, NPF V3, CAR V2

1.

### 2. Uji R<sup>2</sup>

Model	R	R Square	Adjusted R Square	Std. Error of the Estimate
1	.904 <sup>a</sup>	.816	.799	1.19396

### 3. Uji Statistik t

		B	Sig
1	(Constant)	1.234	.003
	Pembiayaan Mudharabah V1	-2.185E-10	.420
	CAR V2	.050	.002