

LAMPIRAN

Lampiran 1 Sampel Penelitian

No	Kode	Nama Bank
1	BMI	PT Bank Muamalat Indonesia
2	BVS	PT Bank Victoria Syariah
3	BRIS	PT Bank BRI Syariah
4		PT Bank Jabar Banten Syariah
5	BNIS	PT Bank BNI Syariah
6	BSM	PT Bank Syariah Mandiri
7	BMS	PT Bank Mega Syariah
8	BPS	PT Bank Panin Dubai Syariah
9		PT Bank Syariah Bukopin
10	BCAS	PT BCA Syariah
11		PT Bank BTPN Syariah
12		PT Maybank Syariah Indonesia

Lampiran 2 Tabulasi data sebelum outlier

Bank	Tahun	Rasio (%)				
		CAR	FDR	NPF	BOPO	ROA
Muamalat	2015	12.00	90.30	4.20	97.36	0.13
	2016	12.74	95.13	1.40	97.76	0.14
	2017	13.62	84.41	2.75	97.68	0.04
	2018	12.34	73.18	2.58	98.24	0.08
	2019	12.42	73.51	4.30	99.50	0.05
Victoria	2015	16.14	95.29	4.82	119.19	-2.36
	2016	15.98	100.66	4.35	131.34	-2.19
	2017	19.29	83.53	4.08	96.02	0.36
	2018	22.07	82.78	3.46	96.38	0.32
	2019	19.44	80.52	2.64	99.80	0.05
BRI	2015	13.94	84.16	3.89	93.79	0.77
	2016	20.63	81.47	3.19	91.33	0.95
	2017	20.29	71.87	4.72	95.34	0.51
	2018	29.73	75.49	4.97	95.32	0.43
	2019	25.26	80.12	3.38	96.80	0.31
BJB	2015	22.53	104.75	6.93	98.78	0.25
	2016	18.25	98.73	17.91	122.77	-8.09
	2017	16.25	91.03	22.04	134.63	-5.69
	2018	16.43	89.85	1.96	94.66	0.54
	2019	14.95	93.53	3.54	93.93	0.06

BNI	2015	15.48	91.94	1.46	89.63	1.43
	2016	14.92	84.57	1.64	86.88	1.44
	2017	20.14	80.21	1.50	87.62	1.31
	2018	19.31	79.62	1.52	85.37	1.42
	2019	18.88	74.31	1.44	81.26	1.82
Mandiri	2015	12.85	81.99	4.05	94.78	0.56
	2016	14.01	79.19	3.13	94.12	0.59
	2017	15.89	77.66	2.71	94.44	0.59
	2018	16.26	74.89	1.56	91.16	0.88
	2019	16.15	75.54	1.00	82.89	1.69
Mega	2015	18.74	98.49	4.26	99.51	0.30
	2016	23.53	95.24	3.30	88.16	2.63
	2017	22.19	91.05	2.95	89.16	1.56
	2018	20.54	90.88	2.15	93.84	0.93
	2019	19.96	94.53	1.72	93.71	0.89
Panin Dubai	2015	20.30	96.43	1.94	89.29	1.14
	2016	18.17	91.99	1.86	96.17	0.37
	2017	11.51	86.95	4.83	217.40	-10.77
	2018	23.15	88.82	3.84	99.57	0.26
	2019	14.46	96.23	2.80	97.74	0.25
Bukopin	2015	16.31	90.56	2.74	91.99	0.79
	2016	15.15	88.18	4.66	109.62	-1.12
	2017	19.20	82.44	4.18	99.20	0.02
	2018	19.31	93.40	3.65	99.45	0.02
	2019	15.25	93.48	4.05	99.60	0.04
BCA	2015	34.30	91.40	0.50	92.50	0.01
	2016	36.70	90.10	0.20	92.20	1.10
	2017	29.40	88.50	0.04	87.20	1.20
	2018	24.30	89.00	0.28	87.40	1.20
	2019	38.30	91.00	0.26	87.60	1.20
BTPN	2015	23.80	97.20	0.40	82.10	3.10
	2016	25.00	95.40	0.40	81.90	3.10
	2017	24.16	96.20	0.40	86.50	2.10
	2018	24.60	96.20	0.50	80.10	3.00
	2019	24.20	163.10	0.40	84.50	2.30
Maybank	2015	15.17	86.14	2.42	90.77	1.01
	2016	16.77	88.92	2.28	86.02	1.60
	2017	17.53	88.12	1.72	85.97	1.48
	2018	19.04	96.46	1.50	83.47	1.74
	2019	21.38	94.13	1.92	87.09	1.45

Bank	Tahun	Laba sblm pajak	Rata-rata total aset	ROA (%)
Muamalat	2015	Rp108,909,838.00	Rp57,172,587,967.00	0.13
	2016	Rp116,459,114.00	Rp55,786,397,505.00	0.14
	2017	Rp60,268,280.00	Rp61,696,919,644.00	0.04
	2018	Rp45,805,872.00	Rp57,227,276,046.00	0.08
	2019	Rp26,166,398.00	Rp50,555,519,435.00	0.05
Victoria	2015	-Rp31,984,949,770.00	Rp1,379,265,628,842.00	-2.36
	2016	-Rp27,884,175,827.00	Rp1,625,183,249,354.00	-2.19
	2017	Rp6,096,951,987.00	Rp2,003,113,721,655.00	0.36
	2018	Rp6,335,852,696.00	Rp2,126,018,825,461.00	0.32
	2019	Rp1,068,684,137.00	Rp2,262,451,180,327.00	0.05
BRI	2015	Rp169,069,000.00	Rp24,230,247,000.00	0.77
	2016	Rp238,609,000.00	Rp27,687,188,000.00	0.95
	2017	Rp150,957,000.00	Rp31,543,384,000.00	0.51
	2018	Rp151,514,000.00	Rp37,915,084,000.00	0.43
	2019	Rp116,865,000.00	Rp43,123,488,000.00	0.31
BJB	2015	Rp16,913,103.00	Rp6,439,966,411.00	0.25
	2016	-Rp547,031,413.00	Rp7,411,652,530.00	-8.09
	2017	-Rp427,940,707.00	Rp7,713,558,123.00	-5.69
	2018	Rp35,457,525.00	Rp6,741,449,496.00	0.54
	2019	Rp42,473,964.00	Rp7,723,201,420.00	0.06
BNI	2015	Rp307,768,000.00	Rp23,017,667,000.00	1.43
	2016	Rp373,197,000.00	Rp28,314,175,000.00	1.44
	2017	Rp408,747,000.00	Rp34,822,442,000.00	1.31
	2018	Rp550,238,000.00	Rp41,048,545,000.00	1.42
	2019	Rp799,949,000.00	Rp49,980,235,000.00	1.82
Mandiri	2015	Rp374,126,301,850.00	Rp70,369,708,944,091.00	0.56
	2016	Rp434,704,281,914.00	Rp78,831,721,590,271.00	0.59
	2017	Rp48,706,000.00	Rp87,939,774,000.00	0.59
	2018	Rp815,733,000.00	Rp98,341,116,000.00	0.88
	2019	Rp1,715,006,000.00	Rp112,291,867,000.00	1.69
Mega	2015	Rp1,584,443,000.00	Rp78,043,624,000.00	0.30
	2016	Rp2,169,345,000.00	Rp82,299,077,000.00	2.63
	2017	Rp96,432,189,000.00	Rp7,034,299,832,000.00	1.56
	2018	Rp60,712,975,000.00	Rp7,336,342,210,000.00	0.93
	2019	Rp3,099,959,000.00	Rp118,357,444,000.00	0.89
Panin Dubai	2015	Rp75,372,666,000.00	Rp7,134,234,975,000.00	1.14
	2016	Rp27,751,225,000.00	Rp8,757,963,603,000.00	0.37

	2017	-Rp974,802,712,000.00	Rp8,629,275,047,000.00	-10.77
	2018	Rp21,412,387,000.00	Rp8,771,057,795,000.00	0.26
	2019	Rp22,226,488,000.00	Rp11,135,824,845,000.00	0.25
Bukopin	2015	Rp40,665,677,424.00	Rp5,827,153,527,325.00	0.79
	2016	Rp47,833,776,081.00	Rp7,019,598,576,013.00	-1.12
	2017	Rp1,332,376,412.00	Rp7,166,257,141,367.00	0.02
	2018	Rp1,525,079,471.00	Rp6,328,446,529,189.00	0.02
	2019	Rp2,507,512,625.00	Rp6,739,723,904,064.00	0.04
BCA	2015	Rp31,892,132,856.00	Rp4,349,580,046,527.00	0.01
	2016	Rp49,241,137,711.00	Rp4,995,606,338,455.00	1.10
	2017	Rp62,192,686,074.00	Rp5,961,174,477,140.00	1.20
	2018	Rp72,393,453,347.00	Rp7,064,008,145,080.00	1.20
	2019	Rp83,295,675,610.00	Rp8,634,373,690,079.00	1.20
BTPN	2015	Rp2,432,611,000.00	Rp81,039,663,000.00	3.10
	2016	Rp2,604,519,000.00	Rp91,371,387,000.00	3.10
	2017	Rp1,936,845,000.00	Rp95,489,850,000.00	2.10
	2018	Rp3,049,248,000.00	Rp101,919,301,000.00	3.00
	2019	Rp181,631,385.00	Rp4,018,922,000.00	2.30
Maybank	2015	Rp1,644,040,000.00	Rp157,619,013,000.00	1.01
	2016	Rp2,610,640,000.00	Rp166,678,902,000.00	1.60
	2017	Rp2,519,690,000.00	Rp173,253,491,000.00	1.48
	2018	Rp3,035,577,000.00	Rp177,532,858,000.00	1.74
	2019	Rp2,599,094,000.00	Rp169,082,830,000.00	1.45

Modal (Rp)	ATMR (Rp)	CAR (%)
5,143,373,124	37713341431.00	12.00
5220130898.00	40978476916.00	12.74
6127412591.00	44984812101.00	13.62
4255000000.00	34473000000.00	12.34
3871341000.00	31171834000.00	12.42
146736600762.00	909371189998.00	16.14
162877282685.00	1019320255233.00	15.98
238353150280.00	1232796929631.00	19.29
272700422473.00	1140216950104.00	22.07
225038208064.00	1054115000754.00	19.44
2343249.00	16814444.00	13.94
3467399.00	16807175.00	20.63
3611233.00	17800175.00	20.29

5922283.00	19928066.00	29.73
5812183.00	23012092.00	25.26
1048510960.00	4654022149.00	22.53
742192260.00	4065789963.00	18.25
64446.00	396640.00	16.25
68527.00	416988.00	16.43
687798.00	4599509.00	14.95
2254181.00	12414816.00	15.48
248660.00	1666600.00	14.92
381410.00	1893989.00	20.14
428782.00	2220706.00	19.31
472691.00	2503008.00	18.88
6187390.00	48146553.00	12.85
6942002.00	49555918.00	14.01
7844125.00	49350184.00	15.89
8566771.00	52670993.00	16.26
9611534.00	59514518.00	16.15
882992142.00	4716091537.00	18.74
1057436242.00	4494754280.00	23.53
1179097292.00	5312951395.00	22.19
1174083216.00	5716893918.00	20.54
1228122524.00	6152569273.00	19.96
117654946.00	579671407.00	20.30
117475723.00	646380713.00	18.17
691287147.00	6005075773.00	11.51
1541191934.00	6656540759.00	23.15
1248263792.00	8633439912.00	14.46
690593.00	4233939.00	16.31
838696.00	4933796.00	15.15
8873546.00	78899491.00	19.20
9808238.00	69887248.00	19.31
9212039.00	70548994.00	15.25
1070282.00	3117816.00	34.30
1127355.00	3064954.00	36.70
1179154.00	4012353.00	29.40
1285880.00	5298700.00	24.30
2367724.00	6186067.00	38.30
13206999.00	55500147.00	23.80
15153392.00	60540301.00	25.00
15706725.00	63755973.00	24.16
17106367.00	67716744.00	24.60

34803067.00	143582952.00	24.20
18036571.00	118914453.00	15.17
21784193.00	129880505.00	16.77
22615.00	128976.00	17.53
26065.00	136888.00	19.04
2677.00	125234.00	21.38

Total Pembiayaan (Rp)	Dana Pihak Ketiga (Rp)	FDR (%)
40706.00	45,078	90.30
40,010	41,920	95.13
41.288	48.686	84.41
33.559	45.636	73.18
29.867	40.357	73.51
1,075,681	1,128,908	95.29
1,212,690	1,204,681	100.66
1262926	1512009	83.53
1234571	1599143	82.78
1231614	1710985	80.52
16.66	20.148	84.16
18.035	22.045	81.47
1901	2636	71.87
2186	2886	75.49
2738	3412	80.12
369766957	403355384	104.75
5694850	5487823	98.73
4371971	6054667	91.03
4,658,962	5,182,147	89.85
5,415,364	5,788,150	93.53
17765	19323	91.94
20494	24233	84.57
23597	29379	80.21
28299	35497	79.62
3258	43772	74.31
5108971	6211288	81.99
5558	6995	79.19
60584	77903	77.66
67752797	87471843	74.89
75542858	99809730	75.54

4211473	4354546	98.49
4714812	4973126	95.24
4641439	4529532	91.05
5178619	5195895	90.88
6,080,453	5,714,993	94.53
5620680	5928345	96.43
6263352	6899008	91.99
6542901	7525232	86.95
6133981	6905806	88.82
8335171	8707657	96.23
4307132	4756303	90.56
4799486	5442609	88.18
4,532,635	5,498,425	82.44
4,243,640	4,543,665	93.40
4,755,590	5,087,294	93.48
29755	32552	91.40
34628	38423	90.10
41911	47364	88.50
48997	55061	89.00
56454	62049	91.00
54,909,356	56,463,429	97.20
58,171,598	56,657,378	95.40
59298564	56531669	96.20
60,859,618	59,008,366	96.20
95021947	65421253	163.10
112,528,763	115,486,436	86.14
115,735,906	117,209,194	88.92
125435853	120111756	88.12
133349480	119051974	96.46
122578758	110601006	94.13

Lampiran 3 Tabulasi data setelah outlier

No	Kode	Tahun	Rasio (%)				
			CAR	FDR	NPF	BOPO	ROA
1	Muamalat	2015	12	90.3	4.2	97.36	0.13
		2016	12.74	95.13	1.4	97.76	0.14
		2017	13.62	84.41	2.75	97.68	0.04
		2018	12.34	73.18	2.58	98.24	0.08
		2019	12.42	73.51	4.3	99.5	0.05

2	Victoria	2017	19.29	83.53	4.08	96.02	0.36
		2018	22.07	82.78	3.46	96.38	0.32
		2019	19.44	80.52	2.64	99.8	0.05
3	BRI	2015	13.94	84.16	3.89	93.79	0.77
		2016	20.63	81.47	3.19	91.33	0.95
		2017	20.29	71.87	4.72	95.34	0.51
		2018	29.73	75.49	4.97	95.32	0.43
		2019	25.26	80.12	3.38	96.8	0.31
4	BJB	2018	16.43	89.85	1.96	94.66	0.54
		2019	14.95	93.53	3.54	93.93	0.06
5	BNI	2015	15.48	91.94	1.46	89.63	1.43
		2016	14.92	84.57	1.64	86.88	1.44
		2017	20.14	80.21	1.5	87.62	1.31
		2018	19.31	79.62	1.52	85.37	1.42
		2019	18.88	74.31	1.44	81.26	1.82
6	Mandiri	2015	12.85	81.99	4.05	94.78	0.56
		2016	14.01	79.19	3.13	94.12	0.59
		2017	15.89	77.66	2.71	94.44	0.59
		2018	16.26	74.89	1.56	91.16	0.88
		2019	16.15	75.54	1	82.89	1.69
7	Mega	2015	18.74	98.49	4.26	99.51	0.3
		2016	23.53	95.24	3.3	88.16	2.63
		2017	22.19	91.05	2.95	89.16	1.56
		2018	20.54	90.88	2.15	93.84	0.93
		2019	19.96	94.53	1.72	93.71	0.89
8	Panin Dubai	2015	20.3	96.43	1.94	89.29	1.14
		2016	18.17	91.99	1.86	96.17	0.37
		2018	23.15	88.82	3.84	99.57	0.26
		2019	14.46	96.23	2.8	97.74	0.25
9	Bukopin	2015	16.31	90.56	2.74	91.99	0.79
		2016	15.15	88.18	4.66	109.62	-1.12
		2017	19.2	82.44	4.18	99.2	0.02
		2018	19.31	93.4	3.65	99.45	0.02
		2019	15.25	93.48	4.05	99.6	0.04
10	BCA	2017	29.4	88.5	0.04	87.2	1.2
		2018	24.3	89	0.28	87.4	1.2
11	BTPN	2015	23.8	97.2	0.4	82.1	3.1
		2016	25	95.4	0.4	81.9	3.1
		2017	24.16	96.2	0.4	86.5	2.1

		2018	24.6	96.2	0.5	80.1	3
12	Maybank	2015	15.17	86.14	2.42	90.77	1.01
		2016	16.77	88.92	2.28	86.02	1.6
		2017	17.53	88.12	1.72	85.97	1.48
		2018	19.04	96.46	1.5	83.47	1.74
		2019	21.38	94.13	1.92	87.09	1.45

Lampiran 4 Analisis Statistik Deskriptif

		Statistics				
		CAR	FDR	NPF	BOPO	ROA
N	Valid	50	50	50	50	50
	Missing	0	0	0	0	0
Mean		18.7290	86.9552	2.5406	92.3518	.9106
Median		18.9600	88.6600	2.6100	93.8150	.7800
Mode		19.31	96.20	.40	80.10 ^a	.02 ^a
Std. Deviation		4.35143	7.65870	1.32474	6.24970	.87962
Minimum		12.00	71.87	.04	80.10	-1.12
Maximum		29.73	98.49	4.97	109.62	3.10
Sum		936.45	4347.76	127.03	4617.59	45.53

a. Multiple modes exist. The smallest value is shown

Lampiran 5 Uji Normalitas

- Sebelum outlier

One-Sample Kolmogorov-Smirnov Test

		Unstandardized Residual
N		60
Normal Parameters ^{a,b}	Mean	.0000000
	Std. Deviation	.60293120
Most Extreme Differences	Absolute	.154
	Positive	.135
	Negative	-.154
Test Statistic		.154
Asymp. Sig. (2-tailed)		.001 ^c

a. Test distribution is Normal.

b. Calculated from data.

c. Lilliefors Significance Correction.

- **Setelah outlier**

One-Sample Kolmogorov-Smirnov Test

		Unstandardized Residual
N		50
Normal Parameters ^{a,b}	Mean	.0000000
	Std. Deviation	.28677533
Most Extreme Differences	Absolute	.102
	Positive	.102
	Negative	-.088
Test Statistic		.102
Asymp. Sig. (2-tailed)		.200 ^{c,d}

a. Test distribution is Normal.

b. Calculated from data.

c. Lilliefors Significance Correction.

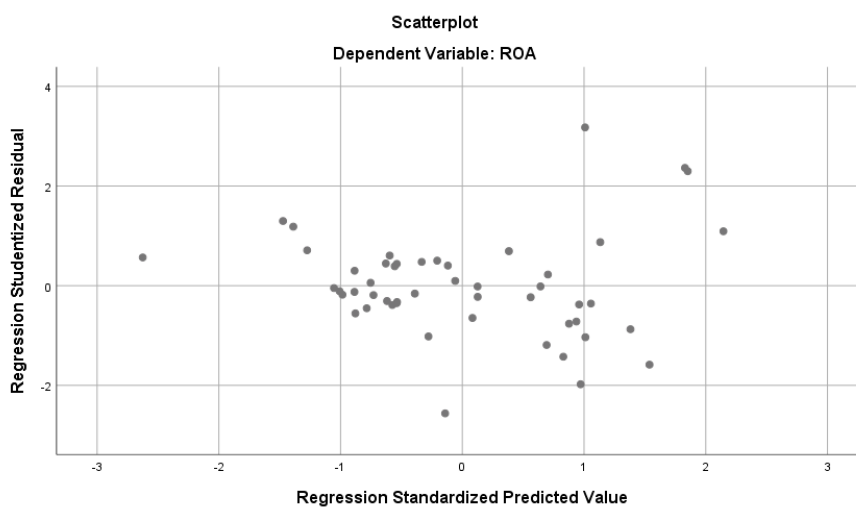
d. This is a lower bound of the true significance.

Lampiran 6 Uji Multikolinearitas

		Coefficients^a					Collinearity Statistics	
Model		Unstandardized Coefficients		Standardized Coefficients	t	Sig.	Tolerance	VIF
		B	Std. Error	Beta				
1	(Constant)	10.693	1.054		10.148	.000		
	CAR	.022	.011	.110	2.083	.043	.849	1.178
	FDR	.018	.006	.161	3.125	.003	.892	1.121
	NPF	.049	.051	.074	.961	.342	.398	2.514
	BOPO	-.129	.011	-.918	-11.843	.000	.393	2.542

a. Dependent Variable: ROA

Lampiran 7 Uji Heteroskedastisitas



Lampiran 8 Uji Autokorelasi

Model Summary^b

Model	R	R Square	Adjusted R Square	Std. Error of the Estimate	Durbin-Watson
1	.964 ^a	.929	.924	.62447	2.430

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

b. Dependent Variable: ROA

Lampiran 9 Analisis Regresi Linear Berganda

Coefficients^a

Model		Unstandardized Coefficients		Standardized Coefficients	t	Sig.
		B	Std. Error	Beta		
1	(Constant)	10.693	1.054		10.148	.000
	CAR	.022	.011	.110	2.083	.043
	FDR	.018	.006	.161	3.125	.003
	NPF	.049	.051	.074	.961	.342
	BOPO	-.129	.011	-.918	-11.843	.000

a. Dependent Variable: ROA

Lampiran 10 Uji F

ANOVA ^a						
Model		Sum of Squares	df	Mean Square	F	Sig.
1	Regression	33.883	4	8.471	94.592	.000 ^b
	Residual	4.030	45	.090		
	Total	37.913	49			

a. Dependent Variable: ROA

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

Lampiran 11 Uji R² (Koefisien Determinan)

Model Summary ^b					
Model	R	R Square	Adjusted R Square	Std. Error of the Estimate	Durbin-Watson
1	.964 ^a	.929	.924	.62447	2.430

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

b. Dependent Variable: ROA

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Coefficients ^a						
Model		Unstandardized Coefficients		Standardized Coefficients	t	Sig.
		B	Std. Error	Beta		
1	(Constant)	10.693	1.054		10.148	.000
	CAR	.022	.011	.110	2.083	.043
	FDR	.018	.006	.161	3.125	.003
	NPF	.049	.051	.074	.961	.342
	BOPO	-.129	.011	-.918	-11.843	.000

a. Dependent Variable: ROA