

LAMPIRAN

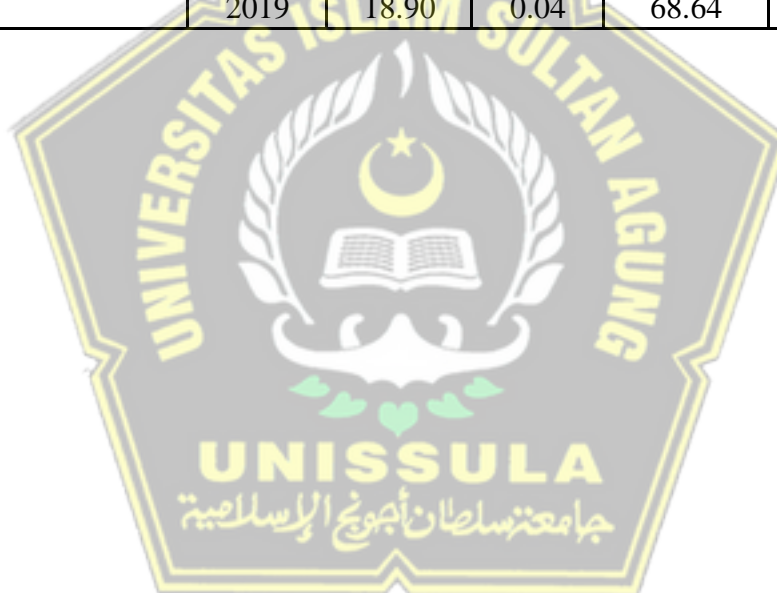


Lampiran 1.Data Tabulasi

No.	Bank Umum Syariah	Tahun	CAR (X1)	NPF (X2)	FDR (X3)	BOPO (X4)	ROA (Y)
			(%)	(%)	(%)	(%)	(%)
1.	BCA Syariah	2015	34.30	0.52	91.40	92.50	1.00
		2016	36.70	0.21	90.10	92.20	1.10
		2017	29.40	0.04	88.50	87.20	1.20
		2018	24.30	0.28	89.00	87.40	1.20
		2019	38.30	0.26	91.00	87.60	1.20
2.	BRI Syariah	2015	13.94	3.89	84.16	93.79	0.77
		2016	20.63	3.19	81.42	91.33	0.95
		2017	20.05	4.75	71.87	95.34	0.51
		2018	29.73	4.97	75.49	95.32	0.43
		2019	25.26	3.38	80.12	96.80	0.31
3.	Bank Jabar Banten Syariah	2015	22.53	6.93	104.75	98.78	0.25
		2016	18.25	17.91	98.73	122.77	-8,09
		2017	16.25	2.85	91.03	134.63	-5,69
		2018	16.43	4.58	89.85	94.63	0.54
		2019	14.95	3.54	93.53	93.93	0.60
4.	BNI Syariah	2015	15.48	1.46	91.94	89.63	1.43
		2016	14.92	1.64	84.57	86.88	1.44
		2017	20.14	1.50	80.21	87.62	1.31
		2018	19.31	1.52	79.62	85.37	1.42
		2019	18.88	1.44	74.31	81.26	1.82
5.	BTPN Syariah	2015	19.90	0.17	96.50	85.80	5.20
		2016	23.80	0.20	92.70	75.10	9.00
		2017	28.90	0.05	92.50	68.80	11.20
		2018	40.90	0.02	95.60	62.40	12.40
		2019	44.60	0.26	95.30	58.10	13.60
6.	Bank Bukopin Syariah	2015	16.31	2.74	90.56	91.99	0.79
		2016	15.15	4.66	88.18	109.62	-1,12

		2017	19.20	4.18	82.44	99.20	0.02
		2018	19.31	3.65	93.40	99.45	0.02
		2019	15.25	4.05	93.48	99.60	0.04
7.	Bank Mandiri Syariah	2015	12.85	4.05	81.99	94.78	0.56
		2016	14.01	3.13	79.19	94.12	0.59
		2017	15.89	2.71	77.66	94.44	0.59
		2018	16.26	1.56	77.25	91.16	0.88
		2019	16.15	1.00	75.54	82.89	1.69
8.	Bank Mega Syariah	2015	18.74	3.16	98.49	99.51	0.30
		2016	23.53	2.81	95.24	88.16	2.63
		2017	22.19	2.75	91.05	89.16	1.56
		2018	20.54	3.26	90.88	93.84	0.93
		2019	19.96	3.23	94.53	93.71	0.89
9.	Bank Muamalat Syariah	2015	12.00	4.20	90.30	97.36	0.13
		2016	12.74	1.40	95.13	97.76	0.14
		2017	13.62	2.75	84.41	97.68	0.04
		2018	12.34	2.58	73.18	98.24	0.08
		2019	12.42	4.30	73.51	99.50	0.05
10.	Bank Panin Dubai Syariah	2015	20.30	1.94	96.43	89.29	1.14
		2016	18.17	1.86	91.99	96.17	0.37
		2017	11.51	4.83	86.95	217.40	-10,77
		2018	23.15	3.84	88.82	99.57	0.26
		2019	14.46	2.80	96.23	97.74	0.25
11.	Bank Victoria Syariah	2015	16.14	4.85	95.29	119.19	-2,36
		2016	15.98	4.35	100.66	131.34	-2,19
		2017	19.29	4.08	83.53	96.02	0.36
		2018	22.07	3.46	82.78	96.38	0.32
		2019	19.44	2.64	80.52	99.80	0.05
12.	Bank Maybank Syariah	2015	38.40	4.93	110.54	69.62	-20,13
		2016	55.06	4.60	134.73	192.60	-9,51
		2017	75.83	0.00	85.94	160.28	5.50

		2018	163.07	0.00	424923.53	199.97	-6,86
		2019	241.84	0.00	506600.00	84.70	11.15
13.	Bank NTB Syariah	2015	27.12	0.47	100.87	67.19	4.27
		2016	31.17	0.41	97.66	68.69	3.95
		2017	30.87	0.25	75.07	78.10	2.45
		2018	35.42	0.57	98.93	86.86	1.92
		2019	35.47	0.61	81.89	76.83	2.56
		14.	Bank Aceh Syariah	2015	19.44	0.81	84.05
2016	20.74			0.07	84.59	83.05	2.48
2017	21.50			0.04	69.44	78.00	2.51
2018	19.67			0.04	71.98	79.09	2.38
2019	18.90			0.04	68.64	76.95	2.33



Lampiran 2. Data Tabulasi Outlier

No.	Bank Umum Syariah	Tahun	CAR (X1)	NPF (X2)	FDR (X3)	BOPO (X4)	ROA (Y)
			(%)	(%)	(%)	(%)	(%)
1.	BCA Syariah	2015	34.30	0.52	91.40	92.50	1.00
		2016	36.70	0.21	90.10	92.20	1.10
		2017	29.40	0.04	88.50	87.20	1.20
		2018	24.30	0.28	89.00	87.40	1.20
		2019	38.30	0.26	91.00	87.60	1.20
2.	BRI Syariah	2015	13.94	3.89	84.16	93.79	0.77
		2016	20.63	3.19	81.42	91.33	0.95
		2017	20.05	4.75	71.87	95.34	0.51
		2018	29.73	4.97	75.49	95.32	0.43
		2019	25.26	3.38	80.12	96.80	0.31
3.	Bank Jabar Banten Syariah	2015	22.53	6.93	104.75	98.78	0.25
		2016	18.25	17.91	98.73	122.77	-8,09
		2018	16.43	4.58	89.85	94.63	0.54
		2019	14.95	3.54	93.53	93.93	0.60
		2017	19.31	1.50	80.21	87.62	1.31
4.	BNI Syariah	2015	15.48	1.46	91.94	89.63	1.43
		2016	14.92	1.64	84.57	86.88	1.44
		2017	20.14	1.50	80.21	87.62	1.31
		2018	19.31	1.52	79.62	85.37	1.42
		2019	18.88	1.44	74.31	81.26	1.82
6.	Bank Bukopin Syariah	2015	16.31	2.74	90.56	91.99	0.79
		2016	15.15	4.66	88.18	109.62	-1,12
		2017	19.20	4.18	82.44	99.20	0.02
		2018	19.31	3.65	93.40	99.45	0.02
		2019	15.25	4.05	93.48	99.60	0.04
7.	Bank Mandiri Syariah	2015	12.85	4.05	81.99	94.78	0.56
		2016	14.01	3.13	79.19	94.12	0.59
		2017	15.89	2.71	77.66	94.44	0.59
		2018	16.26	1.56	77.25	91.16	0.88
		2019	16.15	1.00	75.54	82.89	1.69
8.	Bank Mega Syariah	2015	18.74	3.16	98.49	99.51	0.30
		2016	23.53	2.81	95.24	88.16	2.63

		2017	22.19	2.75	91.05	89.16	1.56
		2018	20.54	3.26	90.88	93.84	0.93
		2019	19.96	3.23	94.53	93.71	0.89
9.	Bank Muamalat Syariah	2015	12.00	4.20	90.30	97.36	0.13
		2016	12.74	1.40	95.13	97.76	0.14
		2017	13.62	2.75	84.41	97.68	0.04
		2018	12.34	2.58	73.18	98.24	0.08
		2019	12.42	4.30	73.51	99.50	0.05
10.	Bank Panin Dubai Syariah	2015	20.30	1.94	96.43	89.29	1.14
		2016	18.17	1.86	91.99	96.17	0.37
		2018	23.15	3.84	88.82	99.57	0.26
		2019	14.46	2.80	96.23	97.74	0.25
11.	Bank Victoria Syariah	2017	19.29	4.08	83.53	96.02	0.36
		2018	22.07	3.46	82.78	96.38	0.32
		2019	19.44	2.64	80.52	99.80	0.05
12.	Bank NTB Syariah	2015	27.12	0.47	100.87	67.19	4.27
		2016	31.17	0.41	97.66	68.69	3.95
		2017	30.87	0.25	75.07	78.10	2.45
		2018	35.42	0.57	98.93	86.86	1.92
		2019	35.47	0.61	81.89	76.83	2.56
13.	Bank Aceh Syariah	2015	19.44	0.81	84.05	76.07	2.83
		2016	20.74	0.07	84.59	83.05	2.48
		2017	21.50	0.04	69.44	78.00	2.51
		2018	19.67	0.04	71.98	79.09	2.38
		2019	18.90	0.04	68.64	76.95	2.33

Lampiran 3. Hasil Uji Statistik Deskriptif

Descriptive Statistics

	N	Minimum	Maximum	Mean	Std. Deviation
CAR	70	.115	2.418	.27875	.326946
NPF	70	.000	.050	.02281	.017336
FDR	70	.091	5066.000	133.91992	784.496436
BOPO	70	.583	2.174	.96834	.277105
ROA	70	-.201	.136	.00874	.047575
Valid N (listwise)	70				



Lampiran 4. Uji Asumsi Klasik

1) Uji Normalitas

One-Sample Kolmogorov-Smirnov Test

		Unstandardized Residual
N		70
Normal Parameters ^{a,b}	Mean	.0000000
	Std. Deviation	.03368274
Most Extreme Differences	Absolute	.171
	Positive	.171
	Negative	-.139
Test Statistic		.171
Asymp. Sig. (2-tailed)		.000 ^c

a. Test distribution is Normal.

b. Calculated from data.

c. Lilliefors Significance Correction.

2) Uji Normalitas – Setelah Outlier

One-Sample Kolmogorov-Smirnov Test

		Unstandardized Residual
N		56
Normal Parameters ^{a,b}	Mean	.0000000
	Std. Deviation	.00228888
Most Extreme Differences	Absolute	.091
	Positive	.091
	Negative	-.075
Test Statistic		.091
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.

3) Uji Heteroskedastisitas – Uji Glejser

Coefficients^a

Model		Unstandardized Coefficients		Standardized Coefficients	t	Sig.
		B	Std. Error	Beta		
1	(Constant)	-.005	.003		-1.933	.059
	CAR	.001	.003	.068	.510	.612
	NPF	-.040	.016	-.401	-2.474	.017
	FDR	.002	.002	.119	.919	.362
	BOPO	.006	.002	.386	2.435	.018

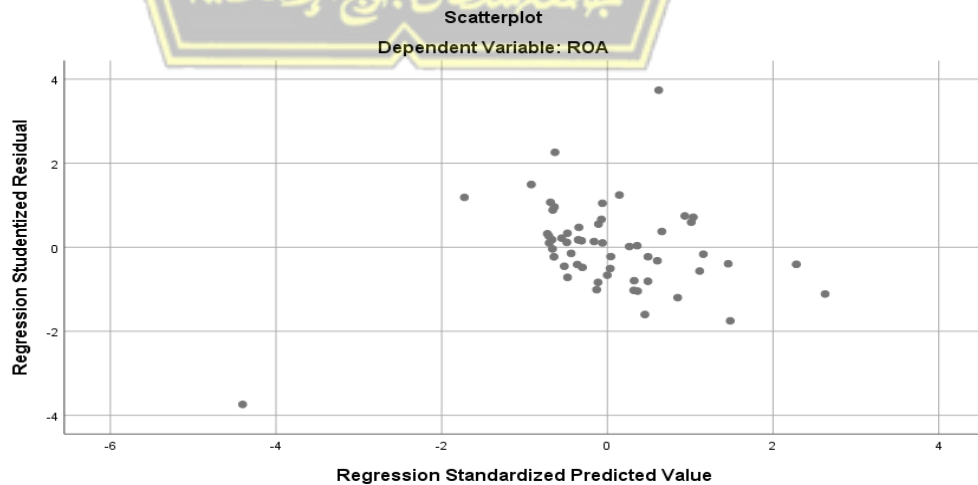
a. Dependent Variable: AbsUt

4) Pengobatan Uji Heteroskedastisitas – LN

Coefficients^a

Model		Unstandardized Coefficients		Standardized Coefficients	t	Sig.
		B	Std. Error	Beta		
1	(Constant)	1,234	.636		1.940	.058
	Ln_CAR	-.155	.234	-.098	-.663	.511
	Ln_NPF	.097	.082	.190	1.186	.242
	Ln_FDR	1.129	1.063	.148	1.062	.294
	Ln_BOPO	.607	1.067	.086	.596	.572

a. Dependent Variable: Ln_AbsUt



5) Uji Autokorelasi

Model Summary^b

Model	R	R Square	Adjusted R Square	Std. Error of the Estimate	Durbin-Watson
1	.986 ^a	.972	.970	.002377	1.854

a. Predictors: (Constant), Ln_BOPO, Ln_FDR, Ln_CAR, Ln_NPF

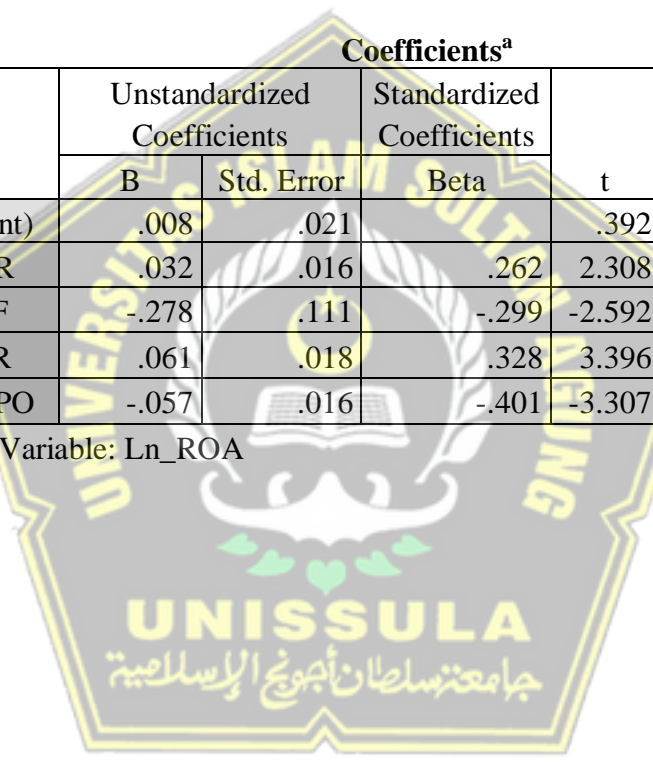
b. Dependent Variable: Ln_ROA

6) Uji Multikolonieritas

Coefficients^a

Model		Unstandardized Coefficients		Standardized Coefficients	t	Sig.	Collinearity Statistics	
		B	Std. Error	Beta			Tolerance	VIF
1	(Constant)	.008	.021		.392	.697		
	Ln_CAR	.032	.016	.262	2.308	.047	.912	1.096
	Ln_NPF	-.278	.111	-.299	-2.592	.012	.614	1.629
	Ln_FDR	.061	.018	.328	3.396	.001	.958	1.044
	Ln_BOPO	-.057	.016	-.401	-3.307	.001	.642	1.558

a. Dependent Variable: Ln_ROA

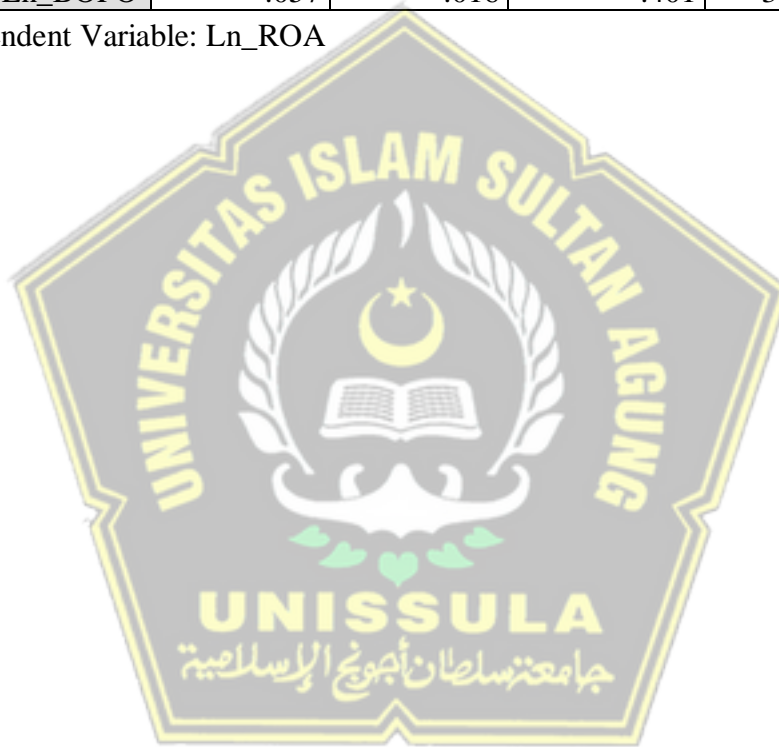


Lampiran 5. Analisis Regresi Linear Berganda

Coefficients^a

Model		Unstandardized Coefficients		Standardized Coefficients	t	Sig.
		B	Std. Error	Beta		
1	(Constant)	.008	.021		.392	.697
	Ln_CAR	.032	.016	.262	2.308	.047
	Ln_NPF	-.278	.111	-.299	-2.592	.012
	Ln_FDR	.061	.018	.328	3.396	.001
	Ln_BOPO	-.057	.016	-.401	-3.307	.001

a. Dependent Variable: Ln_ROA



Lampiran 6. Kebaikan Model

1. Uji Signifkansi Simultan (Uji Statistik F)

ANOVA^a

Model		Sum of Squares	df	Mean Square	F	Sig.
1	Regression	.006	4	.002	14.186	.000 ^b
	Residual	.006	51	.000		
	Total	.012	52			

a. Dependent Variable: Ln_ROA

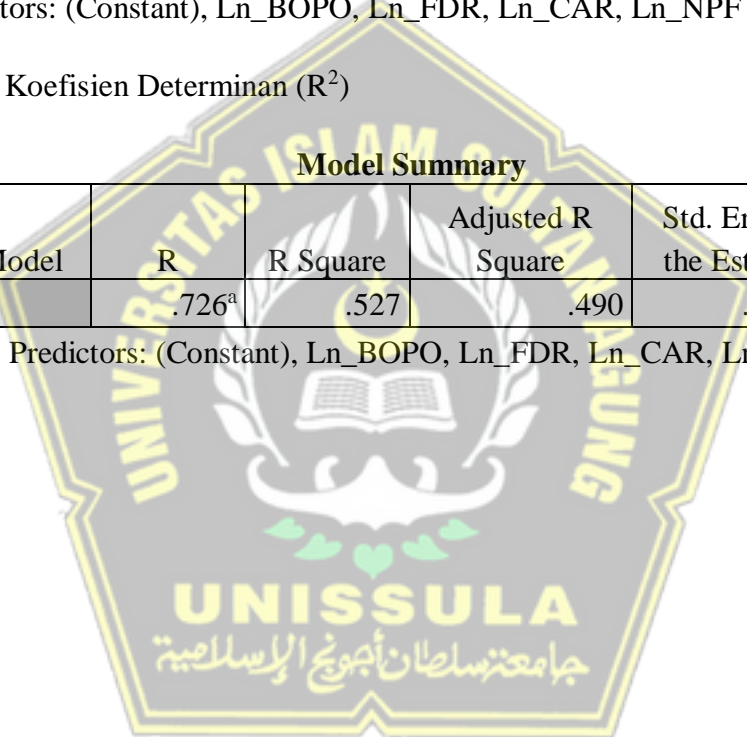
b. Predictors: (Constant), Ln_BOPO, Ln_FDR, Ln_CAR, Ln_NPF

2. Uji Koefisien Determinan (R^2)

Model Summary

Model	R	R Square	Adjusted R Square	Std. Error of the Estimate
1	.726 ^a	.527	.490	.010660

a. Predictors: (Constant), Ln_BOPO, Ln_FDR, Ln_CAR, Ln_NPF



Lampiran 7. Uji Hipotesis

a) Uji Signifikansi Individual (Uji Statistik t)

Coefficients^a

Model		Unstandardized Coefficients		Standardized Coefficients	t	Sig.
		B	Std. Error	Beta		
1	(Constant)	.008	.021		.392	.697
	Ln_CAR	.032	.016	.262	2.308	.047
	Ln_NPF	-.278	.111	-.299	-2.592	.012
	Ln_FDR	.061	.018	.328	3.396	.001
	Ln_BOPO	-.057	.016	-.401	-3.307	.001

a. Dependent Variable: Ln_ROA

